### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 1 of 88

Fill in this information to identify your case:			
United States Bankruptcy Court for the:  Northern District of: Illinois (State)			
Case number (if known)	Chapter you are filing under:  Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is a amended filing	n

### Official Form 101

### Voluntary Petition for Individuals Filing for Bankruptcy

12/17

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together—called a joint case—and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car, "the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Part 1: Identify Yourself		
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Your full name  Write the name that is on	Nicole First name	First name
your government-issued picture identification (for example, your driver's license or passport	Middle name  Thomas  Last name	Middle name  Last name
Bring your picture identification to your meeting with the trustee.	Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
All other names you have used in the last 8 years	First name	First name
Include your married or	Middle name	Middle name
maiden names.	Last name	Last name
	First name	First name
	Middle name	Middle name
	Last name	Last name
3. Only the last 4 digits of your Social	XXX - XX- 2010	xxx - xx
Security number or federal Individual Taxpayer Identification number (ITIN)	or 9 xx - xx-	9 xx - xx-

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 2 of 88

Debtor 1 Nicole First Name	J Inomas Middle Name Last Name	Case number (if known)
I ii st ivairie	Wilder Name Last Name	
	About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
Any business names and Employer	I have not used any business names or EINs.	I have not used any business names or EINs.
Identification Numbers (EIN) you have used in the last	Business name	Business name
8 years	Business name	Business name
Include trade names and doing business as names	EIN	EIN
	EIN	EIN
5. Where you live	5640 S Mighigan	If Debtor 2 lives at a different address:
	5640 S Michigan Number Street Basement Floor	Number Street
	Chicago Illinoia 60627	
	Chicago Illinois 60637 City State Zip Code	City State Zip Code
	Cook County	County
	If your mailing address is different from the one	If Debtor 2's mailing address is different from yours,
	above, fill it in here. Note that the court will send any	fill it in here. Note that the court will send any notices to
	notices to you at this mailing address.	this mailing address.
	Number Street	Number Street
		- Tallings
	City State Zip Code	City State Zip Code
6 Why you are		
<ol> <li>Why you are choosing this district</li> </ol>	Check one:	Check one:
to file for bankruptcy		Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.
	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)	I have another reason. Explain. (See 28 U.S.C. §§ 1408.)
	·	

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 3 of 88

De	ebtor 1 Nicole First Name	J Middle Nar	me Last Name		Case number (if kno	own)	
Pa	rt 2: Tell the Court Abo						
7.	The chapter of the Bankruptcy Code you are choosing to file under		a brief description of each, on B2010)). Also, go to the to				ndividuals Filing for
8.	How you will pay the fee	more details cashier's che may pay with  I need to pa Individuals to judge may, but the official pyou choose	e entire fee when I file me about how you may pay. eck, or money order. If you a credit card or check we were the fee in installments to Pay Your Filing Fee in the latter my fee be waived (You out is not required to, waive overty line that applies to this option, you must fill and file it with your petiti	Typically, if your attorney is sith a pre-printo. If you choose <i>Installments</i> (Course your fee, and your family situation of the <i>Applic</i> out the <i>Applic</i>	ou are paying the submitting your ed address. ethis option, sign official Form 103 this option only ad may do so on ize and you are used.	e fee yourself, payment on your and attach to BA).  If you are filing the your incorunable to pay to the pay to the pay to the your selection.	you may pay with cash, our behalf, your attorney the Application for ag for Chapter 7. By law, a me is less than 150% of the fee in installments). If
9.	Have you filed for bankruptcy within the last 8 years?	No.  ✓ Yes. District  District  District	Northern District of Illinois  Northern District of Illinois  Northern District of Illinois	When When When	MM / DD / YYYY 12/24/2014 MM / DD / YYYY 10/18/2016 MM / DD / YYYY	Case number _ Case number _ Case number _	16-07048 14-45715 16-bk-33138
10.	Are any bankruptcy cases pending or being filed by a spouse who is not filing this case with you, or by a business partner, or by an affiliate?	Yes. Debtor District Debtor District		<u>W</u> hen <u>W</u> hen	MM / DD / YYYY	Relationship to Case number, i Relationship to Case number, i	f known
11.	Do you rent your residence?	✓ No.	ne 12.  ur landlord obtained an evic  Go to line 12.  Fill out <i>Initial Statement Al</i> this bankruptcy petition.			st You (Form 10 <sup>-</sup>	1A) and file it with

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 4 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole No. Go to Part 4. proprietor of any fullor part-time Yes. Name and location of business business? Name of business, if any A sole proprietorship is a business you operate as an Number Street individual, and is not a separate legal entity such as a corporation, partnership, or LLC. If you have more than State Zip Code one sole proprietorship, use a Check the appropriate box to describe your business: separate sheet and Health Care Business (as defined in 11 U.S.C. § 101(27A)) attach it to this petition. Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set Chapter 11 of the appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent balance Bankruptcy Code and sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these documents do not exist, follow the procedure in 11 U.S.C. § 11 16(1)(B). are vou a small business debtor? I am not filing under Chapter 11. For a definition of small business debtor, No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in the see 11 U.S.C. § Bankruptcy Code. 101(51D). Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention 14. Do you own or have Ⅵ No. any property that Yes. What is the hazard? poses or is alleged to pose a threat of imminent and If immediate attention is needed, why is it needed? identifiable hazard to public health or safety? Or do you Where is the property? own any property Street Number that needs immediate attention? For example, do you own perishable goods, City State Zip Code or livestock that must be fed, or a building that needs urgent repairs?

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 5 of 88

Debtor 1 Nicole Thomas Case number (if known)

First Name Last Name Part 5: Explain Your Efforts to Receive a Briefing About Credit Counseling About Debtor 1: About Debtor 2 (Spouse Only in a Joint Case): You must check one: You must check one: 15. Tell the court whether you have ✓ I received a briefing from an approved credit I received a briefing from an approved credit received briefing counseling agency within the 180 days before I counseling agency within the 180 days before I about credit filed this bankruptcy petition, and I received a filed this bankruptcy petition, and I received a counseling. certificate of completion. certificate of completion. Attach a copy of the certificate and the payment plan, Attach a copy of the certificate and the payment plan, The law requires that if any, that you developed with the agency. if any, that you developed with the agency. you receive a briefing about credit I received a briefing from an approved credit I received a briefing from an approved credit counseling before you counseling agency within the 180 days before I counseling agency within the 180 days before I file for bankruptcy. filed this bankruptcy petition, but I do not have a filed this bankruptcy petition, but I do not have a certificate of completion. certificate of completion. You must truthfully check one of the Within 14 days after you file this bankruptcy petition, Within 14 days after you file this bankruptcy petition, following choices. If you MUST file a copy of the certificate and payment you MUST file a copy of the certificate and payment you cannot do so, you plan, if any. plan, if any. are not eligible to file. I certify that I asked for credit counseling services ☐ I certify that I asked for credit counseling services from an approved agency, but was unable to from an approved agency, but was unable to If you file anyway, the obtain those services during the 7 days after I obtain those services during the 7 days after I court can dismiss your made my request, and exigent circumstances made my request, and exigent circumstances case, you will lose merit a 30-day temporary waiver of the merit a 30-day temporary waiver of the whatever filing fee you requirement. requirement. paid, and your creditors can begin To ask for a 30-day temporary waiver of the To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what requirement, attach a separate sheet explaining what collection activities efforts you made to obtain the briefing, why you were efforts you made to obtain the briefing, why you were again. unable to obtain it before you filed for bankruptcy, and unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this what exigent circumstances required you to file this Your case may be dismissed if the court is dissatisfied Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before with your reasons for not receiving a briefing before you filed for bankruptcy. you filed for bankruptcy. If the court is satisfied with your reasons, you must still If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed. If you do not do so, your case may be dismissed. Any extension of the 30-day deadline is granted only Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days. for cause and is limited to a maximum of 15 days. I am not required to receive a briefing about credit I am not required to receive a briefing about credit counseling because of: counseling because of: I have a mental illness or a mental I have a mental illness or a mental Incapacity. Incapacity. deficiency that makes me deficiency that makes me incapable of realizing or making incapable of realizing or making rational decisions about finances. rational decisions about finances. Disability. Disability. My physical disability causes me to My physical disability causes me to be unable to participate in a be unable to participate in a briefing in person, by phone, or briefing in person, by phone, or through the internet, even after I through the internet, even after I reasonably tried to do so. reasonably tried to do so. Active duty. I am currently on active military Active duty. I am currently on active military duty in a military combat zone. duty in a military combat zone. If you believe you are not required to receive a briefing If you believe you are not required to receive a briefing about credit counseling, you must file a motion for about credit counseling, you must file a motion for waiver of credit counseling with the court. waiver of credit counseling with the court.

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 6 of 88

Debtor 1 Nicole First Name	J Middle Name	Thomas  Last Name	Case number (if known)	
	16a. Are your debtouring wincurred by a wincurred b	g Purposes as primarily consumer deb an individual primarily for a p line 16b. bline 17. as primarily business debts usiness or investment or th line 16c. bline 17. of debts you owe that are r g under Chapter 7. Go to line		hat you incurred to obtain usiness or investment.  ess debts.
property is excluded and administrative expenses are paid that funds will be available for distribution to unsecured creditors?	☐ No.	e paid that funds will be availed	able to distribute to drisecured t	JECUILOI S:
18. How many creditors do you estimate that you owe?	☐ 1-49 ☑ 50-99 ☐ 100-199 ☐ 200-999	5,001	-5,000 [ -10,000 [ 1-25,000 [	25,001-50,000 50,001-100,000 More than 100,000
19. How much do you estimate your assets to be worth?	\$0-\$50,000 \$50,001-\$100,0 \$100,001-\$500 \$500,001-\$1 m	000	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
20. How much do you estimate your liabilities to be?	✓ \$0-\$50,000  ☐ \$50,001-\$100,0  ☐ \$100,001-\$500  ☐ \$500,001-\$1 m	000	0,001-\$10 million 00,001-\$50 million 00,001-\$100 million 000,001-\$500 million	\$500,000,001-\$1 billion \$1,000,000,001-\$10 billion \$10,000,000,001-\$50 billion More than \$50 billion
Part 7: Sign Below				
For you	correct.  If I have chosen to f of title 11, United S under Chapter 7.  If no attorney repres	ile under Chapter 7, I am av tates Code. I understand th sents me and I did not pay c	vare that I may proceed, if elige e relief available under each o r agree to pay someone who	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed is not an attorney to help me fill
			e notice required by 11 U.S.C	= ::
	I understand making connection with a b both. 18 U.S.C. §§	g a false statement, conceal		
	/s/ Nicole Tho	mas	<b>*</b>	
	Signature of Deb	tor 1	Signature of Deb	tor 2
	Executed on _	6/19/2018 MM / DD / YYYY	Executed on _	MM / DD / YYYY

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 7 of 88

Debtor 1 Nicole	J	Thomas	Case number (if	known)
First Name	Middle Name	Last Name		
For your attorney, if you are represented by one	eligibility to proceed un	der Chapter 7, 11, 12, or 13	of title 11, United	ave informed the debtor(s) about d States Code, and have explained the also certify that I have delivered to the
If you are not	debtor(s) the notice requ	uired by 11 U.S.C. § 342(b)	and, in a case in v	which § 707(b)(4)(D) applies, certify that I
represented by an				ules filed with the petition is incorrect.
attorney, you do not	_	. ,		•
need to file this page.	/s/ Chris Pryor		Date	6/19/2018
	Signature of Attorney	for Debtor		M / DD / YYYY
	,			
	Chris Pryor			
	Printed name			
	Semrad Law Firm			
	Firm name			
	20 S. Clark Street			
	Street			
	28th Floor			
	Chicago	Illino	ois	60603
	City	Stat	е	Zip Code
	Contact phone		_ Email address	cpryor@semradlaw.com
			Illinois	<u> </u>
	Bar number		State	

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 8 of 88

Fill in this infor	mation to identify your c	ase:	
Debtor 1	Nicole	J	Thomas
	First Name	Middle Name	Last Name
Debtor 2			
(Spouse, if filing)	First Name	Middle Name	Last Name
United States E	Bankruptcy Court for the:	Northern	District of Illinois
			(State)
Case number (If known)			

П	Check if this is an
_	amended filing

### Official Form 106Sum

### Summary of Your Assets and Liabilities and Certain Statistical Information 12/

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new Summary and check the box at the top of this page.

	Your assets
	Value of what you own
. Schedule A/B: Property (Official Form 106A/B)	\$0.00
1a. Copy line 55, Total real estate, from Schedule A/B	<del>Ψ0.00</del>
1b. Copy line 62, Total personal property, from Schedule A/B	\$2,775.00
1c. Copy line 63, Total of all property on Schedule A/B	\$2,775.00
art 2: Summarize Your Liabilities	
	Your liabilities Amount you owe
2. Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D)	
2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$5,000.00
3. Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F)	\$0.00
3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	
3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$11,397.00
Your total liabilities	\$16,397.00
Part 3: Summarize Your Income and Expenses	
s. Schedule I: Your Income (Official Form 106I)	\$3,241.00
Copy your combined monthly income from line 12 of Schedule I	-
i. Schedule J: Your Expenses (Official Form 106J)	\$2,936.00
Copy your monthly expenses from line 22, Column A, of Schedule J	ΨΖ,930.00

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 9 of 88

Deb	otor 1 Nicole	J	Thomas	Case number (if known)	
	First Name	Middle Name	Last Name		
Part	4: Answer These Qu	lestions for Administra	tive and Statistical Records	S	
6. <b>A</b>	re you filing for bankrupt	cy under Chapters 7, 11, o	or 13?		
Г	No. You have nothing t	o report on this part of the f	orm. Check this box and submit t	his form to the court with your other scl	hedules.
_ L	Yes.			·	
	<u>v</u>				
7. <b>V</b>	Vhat kind of debt do you h	nave?			
			umer debts are those incurred by Fill out lines 8-10 for statistical pu	an individual primarily for a personal,	
		<b>imarily consumer debts.</b> Y rith your other schedules.	ou have nothing to report on this	part of the form. Check this box and su	bmit
		our Current Monthly Incom Form 122B Line 11; OR, F	ne: Copy your total current month orm 122C-1 Line 14.	ly income from Official	\$175.00 
9.	Copy the following spec	ial categories of claims fr	om Part 4, line 6 of Schedule E	/F·	
٠.		-	om rare 4, mile o or concedure E		
	From Part 4 on Schedul	e E/F, copy the following:		Total claim	
	9a. Domestic support obli	igations (Copy line 6a.)		\$0.00	
		, , , ,		\$0.00	
	9b. Taxes and certain other	er debts you owe the goverr	nment. (Copy line 6b.)	40.00	
	9c. Claims for death or pe	ersonal injury while you were	intoxicated. (Copy line 6c.)	\$0.00	
	9d. Student loans. (Copy	line 6f.)		\$0.00	
	On Obligations arising our	t of a congration agreement	or divorce that you did not report	\$0.00	
	priority claims. (Copy line		or divorce that you did not report	<u> </u>	
	Of Dahta ta manais a second	afti alaasia aalaa aa aa da ta	u sinsilau alahata (Osanu lina Ob.)	\$0.00	
	91. Debts to pension or pr	ont-snaring plans, and othe	r similar debts. (Copy line 6h.)		

\$0.00

9g. **Total.** Add lines 9a through 9f.

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 10 of 88

Fill in this in	nformation to identify your	case:					
Debtor 1	Nicole	J		Thomas			
	First Name	Middle Na	ame	Last Name			
Debtor 2 (Spouse, if filing	ng) First Name	Middle Na	ame	Last Name			
United State	es Bankruptcy Court for the			District of Illinois			
Case numb	per			(State)			
Official	Form 106A/B						Check if this is an amended filing
Sched	ule A/B: Prop	erty					12/1
category w responsible write your r	here you think it fits best for supplying correct inf name and case number (i	. Be as complete an ormation. If more sp f known). Answer ev	nd accurate bace is need ery questi	only once. If an asset fits in reas as possible. If two married peded, attach a separate sheet on.  er Real Estate You Own o	people are to this fo	e filing together, both a orm. On the top of any a	re equally
1. Do you	own or have any legal or	equitable interest in	n any resid	ence, building, land, or simila	ar propert	y?	
<b>✓</b> 1	No. Go to Part 2						
	Yes. Where is the property?						
1.1	Street address, if available, o	or other description	Single	e property? Check all that app family home or multi-unit building	ly.	the amount of any secu	claims or exemptions. Put ired claims on <i>Schedule D:</i> hims Secured by Property.
_				minium or cooperative		Current value of the	Current value of the
			Manuf	actured or mobile home		entire property?	portion you own?
ļ .	Number Street		Land			Describe the nature o	f.va.vu avvua vahin
	Surger Surger			ment property		interest (such as fee s	simple, tenancy by
Ī	City State	Zip Code	Times Other	nare		the entireties, or a life	e estate), if known.
			Who has a one.	n interest in the property? C	heck	Check if this is co	mmunity property
				· 1 only		ш	
				2 only			
			Debto	1 and Debtor 2 only			
			At leas	t one of the debtors and anothe	er		
				rmation you wish to add abo dentification number:	ut this ite	m, such as local	
If you o	wn or have more than one	list here:					
1.2				e property? Check all that app family home	ıly.		claims or exemptions. Put red claims on <i>Schedule D:</i>
1.2	Street address, if available, o	or other description	= -	or multi-unit building		Creditors Who Have Cla	ims Secured by Property.
_			ш .	minium or cooperative		Current value of the	Current value of the
				actured or mobile home		entire property?	portion you own?
ļ .	Alicens In an Ohio at		Land				
ľ	Number Street		Invest	ment property		Describe the nature o interest (such as fee s	
<u>-</u>	City State	Zip Code	Times Other			the entireties, or a life	e estate), if known.
		p		nn interest in the property? C	heck	Check if this is co	mmunity property
			one.	:1 only		$\sqcup$	
				· 1 only · 2 only			
				1 and Debtor 2 only			
				t one of the debtors and anothe	er		
			ш	rmation you wish to add abo		m, such as local	
				dentification number:			

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 11 of 88

	Nicole	J	Thomas Cas	se number (if known)
	First Name	Middle Name	Last Name	
	eet address, if available, or o		What is the property? Check all that apply.  Single-family home Duplex or multi-unit building Condominium or cooperative Manufactured or mobile home Land Investment property Timeshare	Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  Describe the nature of your ownership interest (such as fee simple, tenancy by
City	y State		Who has an interest in the property? Chec Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Other information you wish to add about t	
			property identification number:	
	ive attached for Part 1. W		all of your entries from Part 1, including a nere. ▶	——————————————————————————————————————
Part 2:	Describe Your Vehicle	es		
Oo you ov you own t 3. Cars, va	vn, lease, or have legal or that someone else drives. If ans, trucks, tractors, sport u	r <b>equitable interes</b> you lease a vehicle,	st in any vehicles, whether they are registerals also report it on Schedule G: Executory Contractors	· · · · · · · · · · · · · · · · · · ·
Oo you ov you own t 3. Cars, va	wn, lease, or have legal or that someone else drives. If ans, trucks, tractors, sport u	r <b>equitable interes</b> you lease a vehicle,	also report it on Schedule G: Executory Controvers  Who has an interest in the property? one.	racts and Unexpired Leases.
Oo you ov you own t 3. Cars, va \textsquare No	wn, lease, or have legal or that someone else drives. If ans, trucks, tractors, sport u o ss Make Model:	r <b>equitable interes</b> you lease a vehicle, tility vehicles, moto  Hyundai Sonata	also report it on Schedule G: Executory Conting recycles  Who has an interest in the property? one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another Check if this is community proper	Check  Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  \$1250.00  Current value of the portion you own?  \$1250.00
Oo you ow you own to 3. Cars, va No Ye 3.1	wn, lease, or have legal or that someone else drives. If ans, trucks, tractors, sport under the second of the seco	r <b>equitable interes</b> you lease a vehicle, tility vehicles, moto  Hyundai Sonata 2006	also report it on Schedule G: Executory Conting reycles  Who has an interest in the property? one.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and anoth	Check  Do not deduct secured claims or exemptions. Put the amount of any secured claims on Schedule D: Creditors Who Have Claims Secured by Property.  Current value of the entire property?  \$1250.00  Current value of the portion you own?  \$1250.00

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 12 of 88

	Nicole First Name	J Middle Name	Thomas Case I	number (if known)		
3.3	Model: Year:		Who has an interest in the property? Ch one.  Debtor 1 only	the amount of ar	ny secu	claims or exemptions. Fured claims on Schedule aims Secured by Propert
	Approximate mileage:		Debtor 2 only	Current value o entire property		Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only		· -	portion you own:
			At least one of the debtors and another			
			Check if this is community property instructions)	(see		
3.4			Who has an interest in the property? Ch			claims or exemptions. F
	Model: Year:		one.			ured claims on <i>Schedule</i> aims Secured by Propert
	Approximate mileage:		Debtor 1 only			, ,
			Debtor 2 only	Current value o entire property		Current value of the portion you own?
	Other information:		Debtor 1 and Debtor 2 only		_	portion you own:
			At least one of the debtors and another			
			Check if this is community property	(see		
Exan		•	instructions)  her recreational vehicles, other vehicles, and aft, fishing vessels, snowmobiles, motorcycle according to the control of the c			
Exan	nples: Boats, trailers, motor No Yes	•	her recreational vehicles, other vehicles, and	eck Do not deduct so the amount of ar	ny secu	ured claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motor No Yes Make Model: Year:	•	ther recreational vehicles, other vehicles, and aft, fishing vessels, snowmobiles, motorcycle accommodate.  Who has an interest in the property? Ch	eck Do not deduct so the amount of ar	ny secu	ured claims on <i>Schedule</i>
Exan	nples: Boats, trailers, motor No Yes Make Model:	•	who has an interest in the property? Chone.	eck Do not deduct so the amount of ar Creditors Who H	ny secu lave Cla of the	ured claims on Schedule aims Secured by Propert Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year:	•	who has an interest in the property? Chone.  Debtor 1 only	eck Do not deduct so the amount of ar Creditors Who H	ny secu lave Cla of the	claims or exemptions. Fured claims on Schedule aims Secured by Propertions Current value of the portion you own?
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the property? Chone.  Debtor 1 only  Debtor 2 only	eck Do not deduct so the amount of ar Creditors Who H Current value o entire property	ny secu lave Cla of the	ured claims on Schedule aims Secured by Propert Current value of the
Exan	nples: Boats, trailers, motor No Yes Make Model: Year: Approximate mileage:	•	who has an interest in the property? Chone.  Debtor 1 only Debtor 1 and Debtor 2 only	eck Do not deduct so the amount of ar Creditors Who H Current value o entire property	ny secu lave Cla of the	ured claims on Schedule aims Secured by Propert Current value of the
Exan	nples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:	•	who has an interest in the property? Chone.  Debtor 1 only Debtor 2 only At least one of the debtors and another instructions)  Who has an interest in the property? Chone.	eck  Do not deduct so the amount of ar Creditors Who H  Current value o entire property  (see	ny secu dave Cla of the ? -	claims or Schedule aims Secured by Propertion  Current value of the portion you own?  Claims or exemptions. If
Exam	nples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:	•	who has an interest in the property? Chone.  Debtor 1 only Debtor 2 only Debtor 1 and Debtor 2 only At least one of the debtors and another instructions)  Who has an interest in the property? Chone.	eck Do not deduct so the amount of ar Creditors Who H  Current value o entire property  (see  eck Do not deduct so the amount of ar	ny secu lave Cla of the ? - ecured ny secu	claims or Schedule of the portion you own?
Exam	nples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the property? Chone.  Debtor 1 only Debtor 2 only At least one of the debtors and another instructions)  Who has an interest in the property? Chone. Debtor 1 and Debtor 2 only Check if this is community property instructions)  Who has an interest in the property? Chone. Debtor 1 only	eck Do not deduct so the amount of ar Creditors Who H  Current value o entire property  (see  eck Do not deduct so the amount of ar Creditors Who H	ny secu lave Cla of the ? - ecured ny secu	ured claims on Schedule aims Secured by Propert  Current value of the portion you own?  claims or exemptions. F ured claims on Schedule aims Secured by Propert
Exam	nples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the property? Chone.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property instructions)  Who has an interest in the property? Chone.  Debtor 2 only Debtor 3 only The check if this is community property instructions.  Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 7 only	eck Do not deduct so the amount of ar Creditors Who H  Current value o entire property:  (see  eck Do not deduct so the amount of ar Creditors Who H  Current value o	ny seculare Clare Clare  f the  ecured  ny seculare Clare  of the	ured claims on Schedule aims Secured by Propert  Current value of the portion you own?  claims or exemptions. It is claims on Schedule aims Secured by Propert  Current value of the
Exam	nples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:	•	who has an interest in the property? Chone.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property instructions)  Who has an interest in the property? Chone.  Debtor 2 only Debtor 3 only Debtor 4 one of the debtors and another instructions)  Who has an interest in the property? Chone. Debtor 1 only Debtor 2 only Debtor 2 only	cessories  eck Do not deduct so the amount of ar Creditors Who H  Current value o entire property  (see  eck Do not deduct so the amount of ar Creditors Who H  Current value o entire property	ny seculare Clare Clare  f the  ecured  ny seculare Clare  of the	ured claims on Schedule aims Secured by Propert  Current value of the portion you own?  claims or exemptions. F ured claims on Schedule aims Secured by Propert
Exam	nples: Boats, trailers, motor  No  Yes  Make  Model:  Year:  Approximate mileage:  Other information:  Make  Model:  Year:  Approximate mileage:	•	who has an interest in the property? Chone.  Debtor 1 only Debtor 2 only At least one of the debtors and another Check if this is community property instructions)  Who has an interest in the property? Chone.  Debtor 2 only Debtor 3 only The check if this is community property instructions.  Debtor 4 only Debtor 5 only Debtor 6 only Debtor 7 only Debtor 7 only	eck Do not deduct so the amount of ar Creditors Who H  Current value o entire property  (see  eck Do not deduct so the amount of ar Creditors Who H  Current value o entire property	ny seculare Clare Clare  f the  ecured  ny seculare Clare  of the	ured claims on Schedule aims Secured by Propert  Current value of the portion you own?  claims or exemptions. It is claims on Schedule aims Secured by Propert  Current value of the

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 13 of 88

**Thomas** Debtor 1 Nicole Case number (if known) First Name Last Name Part 3: **Describe Your Personal and Household Items** Current value of the Do you own or have any legal or equitable interest in any of the following items? portion you own? Do not deduct secured claims or exemptions. 6. Household goods and furnishings Examples: Major appliances, furniture, linens, china, kitchenware Yes. Describe... Used furniture and goods \$450.00 7. Electronics Examples: Televisions and radios; audio, video, stereo, and digital equipment; computers, printers, scanners; music Yes. Describe... Used electronics \$675.00 8. Collectibles of value Examples: Antiques and figurines; paintings, prints, or other artwork; books, pictures, or other art objects; stamp, coin, or baseball card collections; other collections, memorabilia, collectibles No Yes. Describe... 9. Equipment for sports and hobbies Examples: Sports, photographic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes and kayaks; carpentry tools; musical instruments No Yes. Describe... 10. Firearms Examples: Pistols, rifles, shotguns, ammunition, and related equipment No Yes. Describe... 11. Clothes Examples: Everyday clothes, furs, leather coats, designer wear, shoes, accessories Yes. Describe... Used clothing and shoes \$400.00 12. Jewelry Examples: Everyday jewelry, costume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems, gold, silver No Yes. Describe... 13. Non-farm animals Examples: Dogs, cats, birds, horses Nο Yes. Describe... 14. Any other personal and household items you did not already list, including any health aids you did not list **✓** No Yes. Describe... 15. Add the dollar value of all of your entries from Part 3, including any entries for pages you have attached \$1525.00 for Part 3. Write that number here ......

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 14 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name **Describe Your Financial Assets** Part 4: Current value of the Do you own or have any legal or equitable interest in any of the following? portion you own? Do not deduct secured claims or exemptions. 16. Cash Examples: Money you have in your wallet, in your home, in a safe deposit box, and on hand when you file your petition **✓** No Yes ..... Cash: ..... 17. Deposits of money Examples: Checking, savings, or other financial accounts; certificates of deposit; shares in credit unions, brokerage houses, and other similar institutions. If you have multiple accounts with the same institution, list each. Institution name: 17.1. Checking account: 17.2. Checking account: 17.3. Savings account: 17.4. Savings account: 17.5. Certificates of deposit: 17.6. Other financial account: Account Now-prepaid card \$0.00 17.7. Other financial account: 17.8. Other financial account: 17.9. Other financial account: 18. Bonds, mutual funds, or publicly traded stocks Examples: Bond funds, investment accounts with brokerage firms, money market accounts ◪ No Institution or issuer name: 19. Non-publicly traded stock and interests in incorporated and unincorporated businesses, including an interest in an LLC, partnership, and joint venture **✓** No Name of entity % of ownership: Yes. Give specific information about them

# Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 15 of 88

Deb	tor 1 Nicole First Name	J Middle Name	Last Name	Case number (if known)	_
20.	Government and corp Negotiable instruments	orate bonds and other negotial include personal checks, cashiers' ents are those you cannot transfer	ole and non-negotiable checks, promissory note	s, and money orders.	
	✓ No  Yes. Give specific information about them	Issuer name:			
21.	Retirement or pension Examples: Interests in I		, thrift savings accounts,	or other pension or profit-sharing plans	
	✓ No	, , , , , , , , , , , , , , , , , , , ,	,		
	Yes. List each	Type of account:	Institution name:		
	account	401(k) or similar plan:			
	separately.	Pension plan:			
		IRA:			
		Retirement account:			
		Keogh:			-
		Additional account:			
		Additional account:			-
22.		prepayments d deposits you have made so that with landlords, prepaid rent, public			
	Yes	Electric:			
		Gas:			
		Heating oil:			
		Security deposit on rental unit:			
		Prepaid rent:			
		Telephone:			
		Water:			-
		Rented furniture:			
		Other:			
23.	Annuities (A contract fo	or a periodic payment of money to	you, either for life or for	a number of years)	
	✓ No ☐ Yes	Issuer name and description:			
					-

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 16 of 88

Debte	or 1 Nicole	J	Thomas	Case number (if known)	
24.	First Name	Middle N	lame Last Name  ount in a qualified ABLE program, or un	dor a qualified state tuition program	
24.		0(b)(1), 529A(b), and 529(b		uer a quanneu state tuition program.	
	✓ No				
	Yes	stitution name and descrip	tion. Separately file the records of any inter	ests.11 U.S.C. § 521(c):	
	_				
25.	Trusts, equitable exercisable for y		roperty (other than anything listed in lin	ne 1), and rights or powers	
	<b>√</b> No				
	Yes. Describe	э			
26.			secrets, and other intellectual property		
		et domain names, websites	s, proceeds from royalties and licensing ag	reements	
	✓ No  Yes. Describe	2			
	L Tes. Describe				
27	Licenses french	nises, and other general i	intongibles		
27.			es, cooperative association holdings, liquo	or licenses, professional licenses	
	<b>✓</b> No				
	Yes. Describe	э			
	-				
Mon	ey or property	owed to you?			Current value of the
Mon	ey or property	owed to you?			portion you own?
Mon	ey or property	owed to you?			
	ey or property  Tax refunds owed				portion you own? Do not deduct secured
	Tax refunds owed	d to you		Endowl	portion you own? Do not deduct secured claims or exemptions.
	Tax refunds owed  No Yes. Give spe			Federal:	portion you own? Do not deduct secured
	Tax refunds owed  No Yes. Give spe about th you alrea	d to you  cific information nem, including whether ady filed the returns		Federal: State:	portion you own? Do not deduct secured claims or exemptions.
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the	d to you  cific information nem, including whether			portion you own? Do not deduct secured claims or exemptions.  \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support	d to you  cific information nem, including whether ady filed the returns tax years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du	d to you  cific information nem, including whether ady filed the returns tax years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du	d to you  cific information nem, including whether ady filed the returns tax years	pousal support, child support, maintenanc	State: Local:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du	d to you  cific information nem, including whether ady filed the returns tax years	pousal support, child support, maintenanc	State:  Local: e, divorce settlement, property settlemen	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du	d to you  cific information nem, including whether ady filed the returns tax years	pousal support, child support, maintenanc	State: Local: e, divorce settlement, property settlemen Alimony:	portion you own? Do not deduct secured claims or exemptions.  \$0.00  \$0.00  \$0.00  t
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du	d to you  cific information nem, including whether ady filed the returns tax years	pousal support, child support, maintenanc	State: Local:  e, divorce settlement, property settlemen  Alimony:  Maintenance:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00  \$0.00  t  \$0.00 \$0.00
28.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du	d to you  cific information nem, including whether ady filed the returns tax years	pousal support, child support, maintenanc	State: Local:  Local:  Alimony: Maintenance: Support:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du  No Yes. Give spe	d to you  cific information iem, including whether ady filed the returns tax years		State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
28.	Tax refunds owed  ✓ No  Yes. Give spe about th you alrea and the  Family support Examples: Past du  ✓ No  ☐ Yes. Give spe	cific information item, including whether ady filed the returns tax years	pousal support, child support, maintenance e payments, disability benefits, sick pay, va ans you made to someone else	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  ✓ No  Yes. Give spe about th you alrea and the  Family support Examples: Past du  ✓ No  ☐ Yes. Give spe	cific information item, including whether ady filed the returns tax years	e payments, disability benefits, sick pay, va	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00
29.	Tax refunds owed  No Yes. Give spe about th you alrea and the  Family support Examples: Past du  No Yes. Give spe  Other amounts s Examples: Unpaid Social S	cific information tem, including whether ady filed the returns tax years  te or lump sum alimony, sp cific information  omeone owes you wages, disability insurance Security benefits; unpaid lo	e payments, disability benefits, sick pay, va	State: Local:  Alimony: Maintenance: Support: Divorce settlement: Property settlement:	portion you own? Do not deduct secured claims or exemptions.  \$0.00 \$0.00 \$0.00  t  \$0.00 \$0.00 \$0.00 \$0.00 \$0.00

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 17 of 88

Debt	or 1 Nicole	J	Thomas	Case number (if known)	
	First Name	Middle Name	Last Name		
31.	Interests in insurance paramples: Health, disabil		vings account (HSA); credit,	homeowner's, or renter's insurance	
	✓ No  Yes. Name the insura	ance company	pany name:	Beneficiary:	Surrender or refund value
	of each policy and lis	tt its value			
32.				cy, or are currently entitled to receive	
	No Yes. Describe				
33.		rties, whether or not you h ployment disputes, insurance		e a demand for payment	
	✓ No Yes. Describe				
34.	Other contingent and u	ınliquidated claims of every	nature, including counter	rclaims of the debtor and rights	
	No Yes. Describe				
35.	Any financial assets yo	u did not already list			
	✓ No Yes. Describe				
36.		all of your entries from Par		or pages you have attached	
Part	Describe Any Bu	siness-Related Propert	y You Own or Have an	nterest In. List any real estate in P	art 1.
37.	Do you own or have any	legal or equitable interes	t in any business-related p	roperty?	
	No. Go to Part 6. Yes. Go to line 38.				Current value of the portion you own?  Do not deduct secured claims or exemptions
38.		commissions you already	earned		
	Yes. Describe				
39.	Office equipment, furni Examples: Business-relat		dems, printers, copiers, fax m	achines, rugs, telephones, desks, chairs, e	lectronic devices
	✓ No Yes. Describe				
					_

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 18 of 88

Deb	tor 1 Nicole	J	Thomas	Case number (if known)	
	First Name	Middle Name	Last Name		
40.	Machinery, fixtures, e	equipment, supplies you	use in business, and tools of you	ur trade	
	<b>✓</b> No				
	Yes. Describe				
	-				
41.	Inventory				
	<b>✓</b> No				
	Yes. Describe				
	Ш				
42.	Interests in partnersh	nips or joint ventures			
	✓ No				
			Name of entity:	% of ownership:	
	Yes. Give specific information about				
	them				_
					<u> </u>
43.	Customer lists. mailing	g lists, or other compilat	ions	<del></del>	
	—	,,			
	<b>✓</b> No				
	Yes. Do your lists	include personally identifial	ole information (as defined in 11 U	.S.C. § 101(41A))?	
	☐ No				
	Yes. Desc	orihe			
	L Tes. Desc	JIID 6			<del></del> -
44.	Any business-related	property you did not alr	eady list	·	
	No.				
	No				
	Yes. Give specific information				
	information				<del></del>
					<u> </u>
					<del></del>
					<u> </u>
45. A	dd the dollar value of	all of your entries from P	art 5, including any entries for	pages you have attached	
<u> </u>	Deceribe Any F	and Campus and	al Fishing Paleted Present.	Var. Oran an Have an Interest In	
Part	If you own or have a	arm- and Commercian interest in farmland, list it i	al Fishing-Related Property	You Own or Have an Interest In.	
46.	Do you own or have a	any legal or equitable int	erest in any farm- or commerci	al fishing-related property?	
	No. Go to Part 7.				Current value of the portion you own?
	Yes. Go to line 47				Do not deduct secured claims
					or exemptions
47.	Farm animals				
	Examples: Livestock, p	oultry, farm-raised fish			
	<b>√</b> No				
	Yes. Describe				

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 19 of 88

Debt	or 1 Nicole First Name		homas ast Name	Case number (if known)	
48.	Crops-either growing				
	<b>√</b> No				
	Yes. Describe				
49.	Farm and fishing equip	oment, implements, machinery, fixture	s, and tools of trade		
	✓ No				
	Yes. Describe				
<b>50</b>	Form and fishing arms	lies, chemicals, and feed			
50.	No	nes, chemicais, and leed			
	Yes. Describe				
51.	Any farm- and comme	rcial fishing-related property you did r	ot already list		
	<b>✓</b> No				
	Yes. Describe				
	L				
		I of your entries from Part 6, including			
for Pa	irt 6. Write that number	r here			
Part 1	Z. Describe All Pro	perty You Own or Have an Intere	et in That You Did Not	t List Above	
		perty of any kind you did not already li		LEISTABOYC	
		s, country club membership			
	✓ No  Yes. Give specific				
	information				,
54 A	dd Ab a dallau walee af al	ll af Dant 7 Milita tha		,	
54. A	ad the dollar value of al	ll of your entries from Part 7. Write tha	it number nere		
Part 8	List the Totals of	Each Part of this Form			
55. <b>F</b>	Part 1: Total real estate	, line 2		<b>&gt;</b>	
56. <b>r</b>	oart 2 total vehicles, lin	e 5	<b>#</b> 4050.00		
-		nd household items, line 15	\$1250.00		
	art 4: Total financial as	·	\$1525.00		
	Part 5: Total business-re				
		fishing-related property, line 52			
	Part 7: Total other prop				
		Add lines 56 through 61.	¢0775.00		. 00775 00
	, . •	-	\$2775.00	Copy personal property total	+ \$2775.00
					\$2775.00
63. <b>T</b>	otal of all property on S	chedule A/B. Add line 55 + line 62			

		Case 18-17459		iled 06/19/18 Document	Entered 06/19/18 Page 20 of 88	19:26:16	Desc Main
Fill	in this inforr	nation to identify your case	:				
Del	btor 1	Nicole	J	Thoma			
Del	btor 2	First Name	Middle Name	Last Na	ame		
	ouse, if filing)	First Name	Middle Name	Last Na	ime		
Un	ited States B	ankruptcy Court for the: No	orthern	District of Illi			
Cas	se number			(S	tate)		
	nown)				_		_
$\bigcirc$	fficial	Form 106C					Check if this is an amended filing
	IIICiai	1 01111 1000					Ü
Sc	chedule	e C: The Proper	ty You Cla	im as Exe	mpt		04/16
For starthe tax-	exempt. If reditional pages each iten te a specificamount of exempt redicing a law the exemption of the exem	more space is needed, fil ges, write your name and n of property you claim fic dollar amount as exe f any applicable statute etirement funds—may	out and attach case number (if as exempt, you empt. Alternativery limit. Some experiments of a particular the applicable s	to this page as m known).  must specify th ely, you may cla exemptions—sudollar amount. He dollar amount a tatutory amount	e amount of the exemptic im the full fair market val ch as those for health aid lowever, if you claim an e	on you claim. O ue of the prope s, rights to rece exemption of 10	erty being exempted up to eive certain benefits, and
1.	Which set	of exemptions are you cla	iming? Check one	only, even if your s	oouse is filing with you.		
		are claiming state and fede	_		= -		
	You a	are claiming federal exemp	tions. 11 U.S.C. §	522(b)(2)			
2.	For any p	roperty you list on Schedul	e A/B that you cla	nim as exempt, fill	in the information below.		
		ription of the property and	Current valu		of the exemption you claim	Specifi	c laws that allow exemption

Check only one box for each exemption.

\$0

\$450.00

100% of fair market value, up to any

100% of fair market value, up to any

applicable statutory limit

applicable statutory limit

Copy the value from Schedule A/B

\$1,250.00

\$450.00

(Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment.)

Yes. Did you acquire the property covered by the exemption within 1,215 days before you filed this case?

lacksquare

**V** 

No Yes

property

Brief

Brief

description:

Line from Schedule A/B:

description:

Line from Schedule A/B:

goods

Hyundai Sonata, 2006,

2006 Hyundai Sonata

Used furniture and

06

Are you claiming a homestead exemption of more than \$160,375?

735 ILCS 5/12-1001(c); 735 ILCS

5/12-1001(b)

735 ILCS 5/12-1001(b)

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 21 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Middle Name Last Name **Additional Page** Part 2: Brief description of the property and **Current value of** Amount of the exemption you claim Specific laws that allow exemption line on Schedule A/B that lists this the portion you Check only one box for each exemption. property own Copy the value from Schedule A/B Brief 735 ILCS 5/12-1001(a) \$400.00 description:  $\checkmark$ \$400.00 Used clothing and shoes 100% of fair market value, up to any I ine from applicable statutory limit Schedule A/B: Brief 735 ILCS 5/12-1001(b) \$675.00 description: **✓** \$675.00 **Used electronics** 100% of fair market value, up to any Line from applicable statutory limit 07 Schedule A/B: Brief 735 ILCS 5/12-1001(b) description: \$0.00 **✓** Other financial account, 100% of fair market value, up to any **Account Now-prepaid** card applicable statutory limit Line from Schedule A/B:

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 22 of 88

			DC	Cument Page 22 01 6	00		
Fill in	this infor	mation to identify your ca	ise:				
Debto	r 1	Nicole	J	Thomas			
		First Name	Middle Name	Last Name			
Debto (Spouse	r 2 e, if filing)	First Name	Middle Name	Last Name			
Unitod	N Statos E		Northern	District of Illinois			
Office	J Glales L	dankiupicy Court for the.	Northern	(State)			
Case I	number ⁄n)						
Offi	icial	Form 106D			J		Check if this is a
			ere Whe He	va Claima Caarr	ad by Dram		amended filing
				ve Claims Secure			12/1
more s	space is and case	-	onal Page, fill it out, nur	e are filing together, both are equ nber the entries, and attach it to t	• •		
Г			,,	with your other schedules. You hav	e nothing else to rep	ort on this form.	
Ī	Yes.	Fill in all of the information	n below.	·			
Part 1	List	All Secured Claims					
2.			tor has more than one sec	cured claim, list the creditor	Column A	Column B	Column C
	separate	ly for each claim. If more th	nan one creditor has a par	ticular claim, list the other creditors	Amount of claim	Value of	Unsecured
	name.	. As much as possible, list	the claims in alphabetical	order according to the creditor's	Do not deduct the value of collateral.	collateral that supports this claim	portion If any
2.1	Honor F		Describe the property	that secures the claim:	\$5,000.00	\$1,250.00	\$3,750.00
	Creditor's 909 DA	VIS ST STE 260	2006 Hyundai Sonata				
	Numb	er Street	_	e, the claim is: Check all that apply.			
	EVANOT	2011 11 00004	Contingent				
	EVANST City	ON         IL         60201           State         ZIP Code	Unliquidated Disputed				
		res the debt? Check one.		all that apply			
	Ÿ	otor 1 only otor 2 only	Nature of lien. Check	made (such as mortgage or secured			
		otor 1 and Debtor 2 only	car loan)	made (such as mongage of secured			
		east one of the debtors	Statutory lien (such	as tax lien, mechanic's lien)			
		another	Judgment lien fron				
	to a	eck if this claim relates a community debt	Other (including a r	ight to offset)			
	Date de incurre		Last 4 digits of accou	nt number			

Add the dollar value of your entries in Column A on this page. Write that number

here:

\$5,000.00

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 23 of 88

Fill in this inform	mation to identify your ca	se:					
Debtor 1	Nicole First Name	J Middle Name	Thomas Last Name				
Debtor 2	i list ivallie	whate warre	Last Name				
(Spouse, if filing)	First Name	Middle Name	Last Name				
United States B	Bankruptcy Court for the:	Northern	District of Illinois (State)				
Case number			. ,				
Official F	orm 106E/F				Che	eck if this is ar	n amended filing
Schedu	ule E/F: Cre	ditors Who	Have Unsec	ured Claims			12/15
other party to a Form 106A/B) a claims that are the entries in the known).	any executory contracts and on Schedule G: Exec e listed in Schedule D: Cr	or unexpired leases that utory Contracts and Une editors Who Hold Claims ach the Continuation Pag	could result in a claim. Al xpired Leases (Official For Secured by Property. If m	and Part 2 for creditors wit so list executory contracts m 106G). Do not include a ore space is needed, copy of any additional pages, w	on <i>Sched</i> ny credito the Part y	ule A/B: Prop rs with partia ou need, fill i	perty (Official ally secured it out, number
1. Do any cr	reditors have priority uns	ecured claims against ye	ou?				
✓ No. 0	Go to Part 2.						
Yes.							
listed, ider As much a Continuati	ntify what type of claim it is as possible, list the claims tion Page of Part 1. If more	i. If a claim has both priority in alphabetical order accord than one creditor holds a p	y and nonpriority amounts, I ling to the creditor's name. I particular claim, list the other		ooth priority	y and nonprio	rity amounts.
(For an ex	xplanation of each type of o	laim, see the instructions for	or this form in the instruction	n booklet.)	Total	Priority	Nonpriority

claim

amount

amount

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 24 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name List All of Your NONPRIORITY Unsecured Claims Part 2: Do any creditors have nonpriority unsecured claims against you? No. You have nothing to report in this part. Submit this form to the court with your other schedules. **V** Yes. List all of your nonpriority unsecured claims in the alphabetical order of the creditor who holds each claim. If a creditor has more than one priority unsecured claim, list the creditor separately for each claim. For each claim listed, identify what type of claim it is. Do not list claims already included in Part 1. If more than one creditor holds a particular claim, list the other creditors in Part 3.If you have more than four priority unsecured claims fill out the Continuation Page of Part 2. 4.1 American InfoSource LP (agent for TMobile) \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 248848 When was the debt incurred? n/a Number As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oklahoma City Oklahoma 73124 Disputed City State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another debts Check if this claim relates to a community debt Other. Specify \_\_\_ Notice Only Is the claim subject to offset? No Yes **BLKHWK FIN** \$0.00 Last 4 digits of account number 6001 Nonpriority Creditor's Name When was the debt incurred? 9/2009 2400 Devon Avenue Number Street As of the date you file, the claim is: Check all that apply. Contingent Des Plaines 60018 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ 24 Automobile Is the claim subject to offset? **V** No Yes Calvary SPV I, LLC 4.3 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 500 Summit Lake Drive, Suite 400 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 10595 Valhalla New York City Disputed Zip Code State Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Notice Only Other. Specify Is the claim subject to offset? **✓** No

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 25 of 88

 Debtor 1 First Name
 Micole First Name
 J
 Thomas
 Case number (if known)

 Last Name
 Last Name

Part 2	Your NONPRIORITY Unsecured Claims - Continuation	on Page	
	After listing any entries on this page, number them beginning v	with 4.5, followed by 4.6, and so forth.	Total claim
4.4	CES Nonpriority Creditor's Name 501 BLEECKER ST Number Street	Last 4 digits of account number 0101 When was the debt incurred? 8/2008  As of the date you file, the claim is: Check all that apply.	\$0.00
	UTICA New York 13501 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	<ul> <li>Contingent</li> <li>Unliquidated</li> <li>Disputed</li> <li>Type of NONPRIORITY unsecured claim:</li> <li>✓ Student loans</li> <li>Obligations arising out of a separation agreement or divorce that you did not report as priority claims</li> <li>Debts to pension or profit-sharing plans, and other similar debts</li> <li>Other. Specify</li> </ul>	
4.5	City of Chicago - Dept. of Finance Nonpriority Creditor's Name PO Box 88292 Number Street  Chicago Illinois 60680 City State Zip Code Who incurred the debt? Check one.  ✓ Debtor 1 only  Debtor 2 only  Debtor 1 and Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt Is the claim subject to offset?  ✓ No  Yes	When was the debt incurred?	\$10,940.00
4.6	Cottonwood Financial Michigan, LLC dba The Case Store  Nonpriority Creditor's Name 1901 Gateway Drive  Number Street 200  Irving Texas 75038 City State Zip Code  Who incurred the debt? Check one.  Debtor 1 only  Debtor 2 only  Debtor 2 only  At least one of the debtors and another  Check if this claim relates to a community debt  Is the claim subject to offset?  No  Yes	Last 4 digits of account number  When was the debt incurred?  As of the date you file, the claim is: Check all that apply.  Contingent Unliquidated Disputed  Type of NONPRIORITY unsecured claim:  Student loans Obligations arising out of a separation agreement or divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar debts  Other. Specify Notice Only	\$0.00

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 26 of 88

Case number (if known) Thomas Debtor 1 Nicole Last Name Part 2: Your NONPRIORITY Unsecured Claims - Continuation Page Total claim After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth.

4.7	EDFINANCIAL SVCS	Last 4 digits of account number 0119	\$0.00
	Nonpriority Creditor's Name		
	120 N SEVEN OAKS DR Number Street	When was the debt incurred? 9/2006	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	KNOXVILLE Tennessee 37922		
	City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONDDIODITY upgeoured claims	
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		
4.5	EDEINIANICIAI CVCC		Φο ος
4.8	EDFINANCIAL SVCS Nonpriority Creditor's Name	— Last 4 digits of account number0019	\$0.00
	120 N SEVEN OAKS DR	When was the debt incurred? 9/2007	
	Number Street	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	KNOXVILLE Tennessee 37922		
	City State Zip Code	— Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only		
	Debter 0 cells	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	✓ Student loans	
	Debtor 1 and Debtor 2 only	Obligations arising out of a separation agreement or	
	At least one of the debtors and another	divorce that you did not report as priority claims  Debts to pension or profit-sharing plans, and other similar	
	Check if this claim relates to a community debt	debts	
	Is the claim subject to offset?	Other. Specify	
	<b>✓</b> No	_	
	Yes		
4.9	EDFINANCIAL SVCS	— Last 4 digits of account number 0219 -	\$0.00
	Nonpriority Creditor's Name		
	120 N SEVEN OAKS DR Number Street	When was the debt incurred? 9/2007	
	Number Olicet	As of the date you file, the claim is: Check all that apply.	
		Contingent	
	KNOXVILLE Tennessee 37922		
	City State Zip Code	Unliquidated	
	Who incurred the debt? Check one.	Disputed	
	Debtor 1 only	Type of NONPRIORITY unsecured claim:	
	Debtor 2 only	<u>"</u>	
	Debtor 1 and Debtor 2 only	✓ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar	
		debts  Other Specify	
	Is the claim subject to offset?	Other. Specify	
	✓ No		
	Yes		

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 27 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.10 **EDFINANCIAL SVCS** \$0.00 Last 4 digits of account number 9919 Nonpriority Creditor's Name 120 N SEVEN OAKS DR When was the debt incurred? 9/2006 Number Street As of the date you file, the claim is: Check all that apply. Contingent KNOXVILLE 37922 Tennessee Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.11 EDFL SVCS/IDAPP \$0.00 0002 Last 4 digits of account number Nonpriority Creditor's Name 120 N SEVEN OAKS DR When was the debt incurred? 9/2006 Number Street As of the date you file, the claim is: Check all that apply. Contingent KNOXVILLE Tennessee 37922 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.12 EDFL SVCS/IDAPP \$0.00 Last 4 digits of account number 0003 Nonpriority Creditor's Name When was the debt incurred? 9/2007 120 N SEVEN OAKS DR Number Street As of the date you file, the claim is: Check all that apply. Contingent KNOXVILLE 37922 Tennessee Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 28 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.13 EDFL SVCS/IDAPP \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 120 N SEVEN OAKS DR When was the debt incurred? 9/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent KNOXVILLE 37922 Tennessee Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.14 EDFL SVCS/IDAPP \$0.00 0005 Last 4 digits of account number Nonpriority Creditor's Name 120 N SEVEN OAKS DR When was the debt incurred? 5/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent KNOXVILLE Tennessee 37922 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.15 EDFL SVCS/IDAPP \$0.00 Last 4 digits of account number 0006 Nonpriority Creditor's Name When was the debt incurred? 5/2010 120 N SEVEN OAKS DR Number Street As of the date you file, the claim is: Check all that apply. Contingent KNOXVILLE 37922 Tennessee Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 29 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.16 EDFL SVCS/IDAPP \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 120 N SEVEN OAKS DR When was the debt incurred? 6/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent KNOXVILLE 37922 Tennessee Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.17 EDFL SVCS/IDAPP \$0.00 0001 Last 4 digits of account number Nonpriority Creditor's Name 120 N SEVEN OAKS DR When was the debt incurred? 9/2006 Number Street As of the date you file, the claim is: Check all that apply. Contingent KNOXVILLE Tennessee 37922 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.18 FED LOAN SRV \$0.00 Last 4 digits of account number 0001 Nonpriority Creditor's Name When was the debt incurred? PO BOX 60610 8/2008 Number As of the date you file, the claim is: Check all that apply. Contingent 17106 HARRISBURG Pennsylvania Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 30 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.19 FED LOAN SRV \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 60610 When was the debt incurred? 8/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HARRISBURG** 17106 Pennsylvania Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.20 FED LOAN SRV \$0.00 0003 Last 4 digits of account number Nonpriority Creditor's Name PO BOX 60610 When was the debt incurred? 10/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HARRISBURG** Pennsylvania 17106 Unliquidated City State Zip Code Who incurred the debt? Check one Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.21 FED LOAN SRV \$0.00 Last 4 digits of account number 0004 Nonpriority Creditor's Name When was the debt incurred? PO BOX 60610 10/2008 Number As of the date you file, the claim is: Check all that apply. Contingent 17106 HARRISBURG Pennsylvania Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 31 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.22 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 6/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HARRISBURG** 17106 Pennsylvania Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.23 **FEDLOAN** \$0.00 0006 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 5/2010 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HARRISBURG** Pennsylvania 17106 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.24 **FEDLOAN** \$0.00 Last 4 digits of account number 0005 Nonpriority Creditor's Name When was the debt incurred? POB 60610 5/2010 Number As of the date you file, the claim is: Check all that apply. Contingent 17106 HARRISBURG Pennsylvania Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 32 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.25 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 10/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HARRISBURG** 17106 Pennsylvania Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.26 **FEDLOAN** \$0.00 0009 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 10/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HARRISBURG** Pennsylvania 17106 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.27 **FEDLOAN** \$0.00 Last 4 digits of account number 0010 Nonpriority Creditor's Name When was the debt incurred? POB 60610 6/2011 Number As of the date you file, the claim is: Check all that apply. Contingent 17106 HARRISBURG Pennsylvania Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? No

Yes

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 33 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.28 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 6/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HARRISBURG** 17106 Pennsylvania Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.29 **FEDLOAN** \$0.00 0012 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 9/2011 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HARRISBURG** Pennsylvania 17106 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes 4.30 **FEDLOAN** \$0.00 Last 4 digits of account number 0013 Nonpriority Creditor's Name When was the debt incurred? POB 60610 9/2011 Number As of the date you file, the claim is: Check all that apply. Contingent 17106 HARRISBURG Pennsylvania Unliquidated State Zip Code City Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 34 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.31 \$0.00 0014 Last 4 digits of account number Nonpriority Creditor's Name POB 60610 When was the debt incurred? 9/2012 Number Street As of the date you file, the claim is: Check all that apply. Contingent **HARRISBURG** 17106 Pennsylvania Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? Yes First Southwestern Financial Services \$0.00 Last 4 digits of account number Nonpriority Creditor's Name PO Box 0487 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Utah 84067 Rov City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify \_ Notice Only Is the claim subject to offset? **✓** No Yes FST SW FNCL \$0.00 Last 4 digits of account number 1005 Nonpriority Creditor's Name When was the debt incurred? 9/2011 1845 W 4400 S Number As of the date you file, the claim is: Check all that apply. Contingent ROY Utah 84067 Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or At least one of the debtors and another divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ Automobile Is the claim subject to offset?

✓ No Yes

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 35 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.34 GLOBAL PAYMENTS CHECK \$0.00 4753 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2015 PO BOX 59371 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60659 Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.35 HONOR FIN \$0.00 0101 Last 4 digits of account number Nonpriority Creditor's Name 1731 Central When was the debt incurred? 7/2015 Number Street As of the date you file, the claim is: Check all that apply. Contingent Evanston Illinois 60201 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify \_ Is the claim subject to offset? 033 Automobile **✓** No Yes 4.36 ICS COLLECTION SERV. I \$80.00 Last 4 digits of account number 3630 Nonpriority Creditor's Name When was the debt incurred? 9/2017 PO Box 1010 Number As of the date you file, the claim is: Check all that apply. Contingent Tinley Park 60477-9110 Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar

No

Yes

Check if this claim relates to a community debt

Is the claim subject to offset?

debts

Other. Specify \_\_\_

✓

001 Collection; Collecting for

ORIGINAL CREDITOR: MEDICAL

PAYMENT DATA

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 36 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.37 IL Designated \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 1755 Lake Cook Rd When was the debt incurred? 9/2006 Number Street As of the date you file, the claim is: Check all that apply. Contingent <u>Deerfield</u> 60015 Illinois Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes 4.38 IL Designated \$0.00 4799 Last 4 digits of account number Nonpriority Creditor's Name 1755 Lake Cook Rd When was the debt incurred? 9/2006 Number Street As of the date you file, the claim is: Check all that apply. Contingent Deerfield Illinois 60015 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? **✓** No Yes IL Designated 4.39 \$0.00 Last 4 digits of account number 7699 Nonpriority Creditor's Name When was the debt incurred? 1755 Lake Cook Rd 9/2007 Number As of the date you file, the claim is: Check all that apply. Contingent 60015 Deerfield Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset?

No Yes

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 37 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.40 IL Designated \$0.00 7799 Last 4 digits of account number Nonpriority Creditor's Name 1755 Lake Cook Rd When was the debt incurred? 9/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent <u>Deerfield</u> 60015 Illinois Unliquidated State Zip Code City Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only ✓ Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify Is the claim subject to offset? **✓** No Yes PEOPLES ENGY 4.41 \$0.00 5622 Last 4 digits of account number Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 11/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60601 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? InstallmentLoan **✓** No Yes 4.42 PEOPLES ENGY \$0.00 Last 4 digits of account number 4938 Nonpriority Creditor's Name When was the debt incurred? 200 EAST RANDOLPH 11/2007 Number Street As of the date you file, the claim is: Check all that apply. Contingent 60601 **CHICAGO** Illinois Unliquidated Zip Code City State Disputed Who incurred the debt? Check one. Debtor 1 only ◪ Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify InstallmentLoan Is the claim subject to offset?

No Yes

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 38 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.43 PEOPLES ENGY \$0.00 Last 4 digits of account number Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 1/2009 Number Street As of the date you file, the claim is: Check all that apply. Contingent **CHICAGO** 60601 Illinois Unliquidated State City Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Other. Specify InstallmentLoan Is the claim subject to offset? **✓** No Yes 4.44 PEOPLES ENGY \$0.00 5309 Last 4 digits of account number Nonpriority Creditor's Name 200 EAST RANDOLPH When was the debt incurred? 11/2008 Number Street As of the date you file, the claim is: Check all that apply. Contingent CHICAGO Illinois 60601 Unliquidated City State Zip Code Who incurred the debt? Check one. Disputed Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt debts Other. Specify Is the claim subject to offset? InstallmentLoan **✓** No Yes 4.45 Peoples Gas Light & Coke Co. \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 200 E. Randolph St. n/a Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60601 Chicago Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Notice only

✓ No Yes

Is the claim subject to offset?

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Page 39 of 88 Document

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. **Total claim** 4.46 Quantum3 Group LLC \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a PO Box 788 Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 98083 Washington Kirkland City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt Collecting For - Cascade Capital Other. Specify LLC Series B Is the claim subject to offset? No Yes 4.47 T-Mobile \$300.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a 4515 N Santa Fe ave As of the date you file, the claim is: Check all that apply. Contingent Unliquidated Oklahoma City 73118 Oklahoma Disputed State Zip Code Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Unsecured debt Is the claim subject to offset? **✓** No Yes TRIDENT ASSET MANAGEME 4.48 \$77.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? 5/2015 53 PERIMETER CTR E STE 4 Number As of the date you file, the claim is: Check all that apply. Contingent **ATLANTA** 30346 Georgia Unliquidated City State Zip Code Disputed Who incurred the debt? Check one. Debtor 1 only Type of NONPRIORITY unsecured claim: Debtor 2 only Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar Check if this claim relates to a community debt 001 Collection; Collecting for Is the claim subject to offset? **|** • | ORIGINAL CREDITOR: No

Yes

Other. Specify

HORSESHOE HAMMOND

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 40 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Your NONPRIORITY Unsecured Claims - Continuation Page **Total claim** After listing any entries on this page, number them beginning with 4.5, followed by 4.6, and so forth. 4.49 \$0.00 Last 4 digits of account number Nonpriority Creditor's Name Dept 0205 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Unliquidated 60055 Palatine Illinois City State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims Debts to pension or profit-sharing plans, and other similar At least one of the debtors and another Check if this claim relates to a community debt Other. Specify \_\_ Notice Only Is the claim subject to offset? No  $\overline{\phantom{a}}$ Yes US DEPT ED \$0.00 Last 4 digits of account number Nonpriority Creditor's Name When was the debt incurred? n/a POB BOX 5200 As of the date you file, the claim is: Check all that apply. Contingent Unliquidated **GREENVILLE** Texas 75403 State Zip Code Disputed Who incurred the debt? Check one. Type of NONPRIORITY unsecured claim: Debtor 1 only Student loans Debtor 2 only Obligations arising out of a separation agreement or Debtor 1 and Debtor 2 only divorce that you did not report as priority claims At least one of the debtors and another Debts to pension or profit-sharing plans, and other similar debts Check if this claim relates to a community debt Other. Specify Notice Only Is the claim subject to offset?  $\overline{\phantom{a}}$ No

Yes

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 41 of 88

Debtor 1	Nicole First Name	J M	liddle Name	Thomas Last Name	Case number (if known)	
Part 3:	List Others to	Be Notified Ab	out a Debt That	You Already Listed		
coll coll cred	ection agency is ection agency he ditors here. If you old Scott Harris P.0	trying to collect re. Similarly, if y do not have ad	t from you for a deb you have more that	ot you owe to someon n one creditor for any be notified for any de	a debt that you already listed in Parts 1 or else, list the original creditor in Parts 1 or f the debts that you listed in Parts 1 or 2, ts in Parts 1 or 2, do not fill out or submit  Part 1 or Part 2 did you list the original or	r 2, then list the list the additional this page.
	111 W Jackson Blvd Ste 600 Number Street		Line 4.5	on (Check one):  Part 1: Creditors with P  Part 2: Creditors with N  Claims	riority Unsecured Claims Ionpriority Unsecured	
<u>Chi</u> City	cago	Illinois State	60604 Zip Code	Last 4 digits of	count number	

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 42 of 88

Debtor 1 Nicole J Thomas Case number (if known)
First Name Middle Name Last Name

111001140	ind initial traine			
Part 4: Add th	ne Amounts for Each Type of Unsecured Claim			
	mounts of certain types of unsecured claims. This information is nounts for each type of unsecured claim.	for s	tatistical reporting purpose	s only
			Total claims	
Total claims from Part 1	6a. Domestic support obligations.	6a.	\$0.00	
nom r art r	6b. Taxes and certain other debts you owe the government		\$0.00	
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00	
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00	
	6e. Total. Add lines 6a through 6d.	6e.	\$0.00	
			Total claims	
Total claims from Part 2	6f. Student loans	6f.	\$0.00	
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00	
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00	
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$11,397.00	
	6j. Total. Add lines 6f through 6i.	6j.	\$11,397.00	

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 43 of 88

Fill in this information to identify your case:					
Debtor 1	Nicole	J	Thomas		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
Case number (If known)			(State)		

### Official Form 106G

### Check if this is an amended filing

### Schedule G: Executory Contracts and Unexpired Leases

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the additional page, fill it out, number the entries, and attach it to this page. On the top of any additional pages, write your name and case number (if known).

- 1. Do you have any executory contracts or unexpired leases?
  - No. Check this box and file this form with the court with your other schedules. You have nothing else to report on this form.
- Yes. Fill in all of the information below even if the contracts or leases are listed on Schedule A/B: Property (Official Form 106A/B).
- 2. List separately each person or company with whom you have the contract or lease. Then state what each contract or lease is for (for example, rent, vehicle lease, cell phone). See the instructions for this form in the instruction booklet for more examples of executory contracts and unexpired leases.

ı	Person or comp	pany with whom you have	the contract or lease	State what the contract or lease is for
2.1	Ellis, Radiah Name			Residential Lease, Debtor is Lessee, One-year lease
	4753 S. Vincenn	ies Avenue		
	Number	Street	_	
	Chicago	Illinois	60615	
	City	State	Zip Code	

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 44 of 88

		2	oumone rage	7 1 1 0 0 0 0
Fill in this	s information to identify you	ır case:		
Debtor 1	Nicole	J	Thomas	
	First Name	Middle Name	Last Name	
Debtor 2				
(Spouse, if	filing) First Name	Middle Name	Last Name	
United S	tates Bankruptcy Court for th	ne: Northern	District of Illinois	
0	- h		(State)	
Case nui	mber			
Offic	ial Form 106H	1		Check if this is an amended filing
Sche	dule H: Your Co	_ odebtors		12/15
	Answer every question.  You have any codebtors? (I  No  Yes	f you are filing a joint case, do	not list either spouse as a	a codebtor.)
	o, Louisiana, Nevada, New M	ou lived in a community pro Mexico, Puerto Rico, Texas, W		(Community property states and territories include Arizona, California,
✓	No. Go to line 3.			
	Yes. Did your spouse, for	rmer spouse, or legal equiva	alent live with you at the t	ime?
	<b>✓</b> No			
	Yes. In which commu	unity state or territory did yo	u live?	Fill in the name and current address of that person.
	Name of your spous	e, former spouse, or legal equ	ivalent	
	Number Street			
	City	State	Zip Co	de
3. In C	olumn 1, list all of your co	debtors. Do not include you	r spouse as a codebtor i	f your spouse is filing with you. List the person shown in line 2

3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person shown in line a again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G to fill out Column 2.

Column 1: Your codebtor

Column 2: The creditor to whom you owe the debt

Check all schedules that apply:

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 45 of 88

Fill in this infor							
	mation to identify	your case:					
_	licole	J	Thomas	<u> </u>	_		
F	irst Name	Middle Name	Last Na	ıme	 Che	ck if this is:	
Debtor 2 (Spouse, if filing) F	ivet News	Middle Name	L a at Na		_	An amended filing	
(Opouse, ii liiilg) F	irst name	Middle Name	Last Na	-		A supplement showing p	ost-potition chapter 1
the:	nkruptcy Court for	Northern	District of Illin	ate)		expenses as of the follow	
Case number					i	MM / DD / YYYY	
Official Fo	orm 1061						
Schedule	l: Your In	come					12/1
information abo spouse. If more number (if knov	out your spouse. I		l your spous	e is not filing	with you, do	not include information	on about your
Fill in your e     information.	mployment		Debtor 1			Debtor 2	
		Employment status	<b>✓</b> Employ	red		Employed	
•	ore than one job, rate page with		Not Em			Not Employed	
•	bout additional	Occupation		pioyeu		Trot Employed	
Include part ti self-employed	ime, seasonal, or d work.	Employer's name	CPS				
Occupation m	nay include student er, if it applies.	Employer's address	125 S Clark Number Stre			Number Street	
			Chicago City	Illinois State	60603 Zip Code	City	State Zip Code
		How long employed there?				City	State Zip Code
Part 2: Give	Details About N	•				City	State Zip Code
Estimate mont spouse unless y	thly income as of to	Income the date you file this form	City	State	Zip Code rt for any line, v	rite \$0 in the space. Inc	lude your non-filing
Estimate mont spouse unless y If you or your no	thly income as of to	Monthly Income the date you file this form e more than one employer,	City	State  nothing to repo	Zip Code ort for any line, v	rite \$0 in the space. Inc	lude your non-filing
Estimate mont spouse unless y If you or your no more space, att	thly income as of to rou are separated. on-filing spouse have each a separate sheet	Monthly Income the date you file this form e more than one employer,	City  1. If you have r combine the in	State  nothing to repo	Zip Code rt for any line, v	rite \$0 in the space. Inc	lude your non-filing
Estimate mont spouse unless y If you or your no more space, att	thly income as of to rou are separated. on-filing spouse have each a separate sheet	there?  Monthly Income  the date you file this form e more than one employer, et to this form.  ary, and commissions (befor , calculate what the monthly of	City  1. If you have r combine the in	State  nothing to repo	Zip Code  ort for any line, v  all employers fo  Debtor 1	rite \$0 in the space. Inc r that person on the lines For Debtor 2 or	lude your non-filing

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 46 of 88

Debto	r 1Nicole First Name		omas t Name		Case numbe	er <i>(if</i>		
	riist Name	Middle Name Las	it ivallie		For Debtor 1	For Debtor 2 or non-filing spouse		
Copy	y line 4 here		<b>→</b> 4.	_	\$2,600.00			
5. List	all payroll dedu							
5a. '	Tax, Medicare,	and Social Security deductions	5a		\$0.00			
5b.	Mandatory con	tributions for retirement plans	5b		\$0.00			
5c.	Voluntary contr	ibutions for retirement plans	5c		\$0.00			
5d.	Required repay	ments of retirement fund loans	5d	. <u> </u>	\$0.00			
5e.	Insurance		5e	· _	\$0.00			
5f. <b>I</b>	Domestic suppo	rt obligations	5f.	_	\$0.00			
5g.	Union dues		5g		\$0.00			
5h.	Other deductio	ns. Specify:	5h	. + _	\$0.00	·		
6. <b>Add</b> +5h.	the payroll ded	uctions. Add lines 5a + 5b + 5c + 5d + 5e +5f +	5g 6.	_	\$0.00			
7. Calc	culate total mon	thly take-home pay. Subtract line 6 from line 4.	7.	_	\$2,600.00			
8. List	all other incom	e regularly received:						
	business, profes	•						
	gross receipts, or	nt for each property and business showing rdinary and necessary business expenses, and			40.00			
	the total monthly		8a.	_	\$0.00			
	Interest and div		8b	-	\$0.00			
,	dependent regu	payments that you, a non-filing spouse, or a larly receive spousal support, child support, maintenance,						
		nt, and property settlement.	8c.		\$0.00			
8d.	Unemployment	compensation	8d	. <u> </u>	\$0.00			
8e.	Social Security		8e	· _	\$0.00			
     	Include cash assicash assistance the supple nousing subsidie Specify:	ent assistance that you regularly receive stance and the value (if known) of any non-nat you receive, such as food stamps (benefits mental Nutrition Assistance Program) or s  Programs Income	8f.		\$175.00			
_	Pension or retir		8g	_	\$0.00			
8h.	Other monthly i	ncome. Specify: Prorated tax refund	_	. +	\$466.00	+		
	_	e Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8	h. 9.		\$641.00			
40.0			40				<u> </u> 	4
	•	<b>income.</b> Add line 7 + line 9. e 10 for Debtor 1 and Debtor 2 or non-filing spou	10 use	· _	\$3,241.00	+	=	\$3,241.00
Incl frien	ude contributions ids or relatives.	ular contributions to the expenses that you li s from an unmarried partner, members of your ho mounts already included in lines 2-10 or amount	ousehold, y	your de	pendents, your room			
Spe	cify:						11. +	\$0.00
		the last column of line 10 to the amount in li					12.	<b>#0.044.00</b>
Writ	e tnat amount or	the Summary of Schedules and Statistical Summ	nary of Ce	ertain Li	abilities and Related D	ata, it it applies		\$3,241.00 Combined
13. <b>Do</b>	you expect an i No. Yes. Explain:	ncrease or decrease within the year after you	u file this	form?				monthly income
	'							

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 47 of 88

		Doct	illelit Paye 47 01 66			
Fill in this infor	mation to identify	y your case:				
Debtor 1	Nicole	J	Thomas			
Dalatano	First Name	Middle Name	Last Name	Check if this is:		
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name	An amended fili	ng	
United States E	Bankruptcy Court	for the: Northern	District of Illinois (State)		howing post-petiti the following date	
Case number			(Otato)	MM / PD / \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \ \	<del></del>	
(II KIIOWII)				MM / DD / YYY	r	
Official	Form 10	<u>6J</u>				
Schedul	e J: Your	Expenses				12/15
		as possible. If two married people a				
	more space is no swer every quest	eeded, attach another sheet to this ion.	form. On the top of any additiona	i pages, write your r	ame and case no	umber
Part 1: Des	cribe Your Ho	usehold				
1. Is this a joi	nt case?					
✓ No. Go	o to line 2					
	oes Debtor 2 live	e in a separate household?				
	No					
	_	must file Official Forms 106J-2, Exper	nses for Separate Household of Debto	or 2.		
2 Do you hay	re dependents?	□ No		· <del>-</del> ·		
-	Debtor 1 and	Yes. Fill out this information for	Dependent's relationship to	Dependent's	Does depende	ont livo
Debtor 2.		each dependent	Debtor 1 or Debtor 2	age	with you?	siit iive
			Child		No.	
			Child		Yes.	
			Citild		Yes.	
3. Do your ex	penses include					
expenses of than	f people other	<b>✓</b> No				
yourself an dependent	•	Yes				
		going Monthly Expenses				
_	of a date after th	your bankruptcy filing date unless y e bankruptcy is filed. If this is a sup			-	
		h non-cash government assistance luded it on Sc <i>hedule I: Your Incom</i> e			Υοι	ur expenses
	I or home owner or the ground or k	ship expenses for your residence. In ot. 4.	nclude first mortgage payments and		4.	\$800.00
If not inc	luded in line 4:					
	state taxes				4a	\$0.00
4b. Prope	rty, homeowner's	, or renter's insurance			4b.	\$0.00

4c.

4d.

\$0.00

\$0.00

4c. Home maintenance, repair, and upkeep expenses

4d. Homeowner's association or condominium dues

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 48 of 88

Debtor 1 Nicole J Thomas Case number (if known)
First Name Middle Name Last Name

5. Additional mortgage payments for your residence, such as home equity loans         5.         \$0.00           6. Utilities:         6. Utilities:         6. Electricity, heat, natural gas         6.         \$190.00           6. Utilities:         6. Electricity, heat, natural gas         6.         \$100.00           6. Utility care and collection         6.         \$0.00           6. C. Telephone, call phone, Internet, stabilite, and cable services         6.         \$100.00           6. Older, Specify:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$881.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, Laundry, and dry cleaning         9.         \$199.00           10. Personal care products and services         10.         \$170.00           11. Medical and dental expenses         11.         \$100.00           12. Transportation, include gas, maintenance, bus or train fare.         10.         \$100.00           13. Entertainment, clubse, recreation, newspapers, magazines, and books         13.         \$50.00           14. Charitable contributions and religious donations         14.         \$50.00           15. Install minurance         15a         \$0.00           15. Live labella insurance         15a	First Name	Middle Name Last Name		
6. Utilities:         6				Your expenses
6a. Electricity, heat, natural gas         6a.         \$10.00           6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, stabilite, and cable services         6c.         \$100.00           6d. Other, Specity:         6d.         \$6.00           7. Food and housekeeping supplies         7.         \$881.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$190.00           10. Personal care products and services         10.         \$170.00           11. Medical and dental expenses         11.         \$100.00           12. Transportation, include gas, maintenance, bus or train fare.         12.         \$380.00           15. Insurance.         12.         \$380.00           16. Charitable contributions and religious donations         13.         \$0.00           15. Insurance.         15         \$0.00           15b. Health insurance deducted from your pay or included in lines 4 or 20.         15c         \$0.00           15c. Life insurance. Specify:         15c         \$0.00           15c. Life insurance. Specify:         15c         \$0.00           15c. Life insurance. Specify:         16         \$0.00	5. Additional mortgage paym	ents for your residence, such as home equity loans	5.	\$0.00
6b. Water, sewer, garbage collection         6b.         \$0.00           6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$100.00           6d. Other. Specify:         7c.         \$881.00           7c. Food and housekeeping supplies         7c.         \$881.00           8c. Childcare and children's education costs         8c.         \$10.00           9c. Olthing, Iaundry, and dry cleaning         9c.         \$190.00           10. Personal care products and services         11c.         \$100.00           11. Medical and dental expenses         11c.         \$100.00           12. Transportation. Include gas, maintenance, bus or train fare.         12c.         \$380.00           15. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         15c.         \$0.00           15. Insurance         15a         \$0.00           15c. Vehicle insurance deducted from your pay or included in lines 4 or 20.         15c.         \$15a         \$0.00           15c. Vehicle insurance         15a         \$0.00         \$0.00         \$0.00         \$0.00           15c. Vehicle insurance         \$pacity:         15c         \$0.00         \$0.00         \$0.00	6. Utilities:			
6c. Telephone, cell phone, Internet, satellite, and cable services         6c.         \$100.00           6c. Other, Specify:         6d         \$0.00           7. Food and housekeeping supplies         7.         \$8861.00           8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$190.00           10. Personal care products and services         10.         \$170.00           11. Medical and dental expenses         11.         \$100.00           12. Transportation. Include gas, maintenance, bus or train fare.         12.         \$380.00           15. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           16. Charitable contributions and religious donations         14.         \$0.00           15. Intertainment, clubs, recreation, newspapers, magazines, and books         15.         \$0.00           15. Leath insurance         15.         \$0.00           15. Leath insurance deducted from your pay or included in lines 4 or 20.         15.         \$0.00           15. Leath insurance.         15.         \$0.00           15. Leath insurance.         15.         \$0.00           15. Leath insurance.         \$0.00         \$0.00           15. Leath insurance.         \$0	6a. Electricity, heat, natural g	as	6a.	\$190.00
6d. Other. Specify  6d. Other. Specify  7.   \$861.00	6b. Water, sewer, garbage co	ollection	6b.	\$0.00
7. Food and housekeeping supplies         7.         \$861.00           8. Childcare and childcare's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$190.00           10. Personal care products and services         10.         \$170.00           11. Medical and dental expenses         11.         \$100.00           12. Transportation, Include gas, maintenance, bus or train fare.         12.         \$380.00           13. Entertainment, clubs, recreation, newspapers, magazines, and books         13.         \$0.00           14. Charitable contributions and religious donations         15.         \$0.00           15. Insurance.         15s         \$0.00           15b. Health insurance eduducted from your pay or included in lines 4 or 20.         15s         \$0.00           15c. Vehicle insurance. Specify:         15c         \$145.00         \$0.00           15c. Vehicle insurance. Specify:         15c         \$0.00         \$0.00           15c. Vehicle insurance. Specify:         15c	6c. Telephone, cell phone, I	nternet, satellite, and cable services	6c.	\$100.00
8. Childcare and children's education costs         8.         \$0.00           9. Clothing, laundry, and dry cleaning         9.         \$19.00           10. Personal care products and services         10.         \$170.00           11. Medical and dental expenses         11.         \$100.00           12. Transportation. Include gas, maintenance, bus or train fare. Do not include care payments         12.         \$380.00           14. Charitable contributions and religious donations         13.         \$0.00           15. Insurance.         15.         \$1.00           15. Insurance.         15.         \$0.00           15. Leath insurance deducted from your pay or included in lines 4 or 20.         15.         \$0.00           15. Leath insurance.         15.         \$16.00         \$0.00           15. Cheicle insurance.         15.         \$1.00         \$0.00           15. Cheicle insurance.         15.         \$1.00         \$0.00           15. Cheicle insurance.         \$0.00         \$0.00         \$0.00           15. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.         \$0.00         \$0.00           15. Cheircle insurance.         \$9.00         \$0.00         \$0.00           15. Che payments for Vehicle 2         \$0.00         \$0.00	6d. Other. Specify:		6d	\$0.00
9. Clothing, laundry, and dry cleaning       9.       \$190.00         10. Personal care products and services       10.       \$170.00         11. Medical and dental expenses       11.       \$100.00         12. Transportation, Include gas, maintenance, bus or train fare.       2.       \$380.00         10. Insurance, Include, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance.       150.       \$0.00         15. Leath insurance deducted from your pay or included in lines 4 or 20.       152.       \$150.       \$0.00         15. Vehicle insurance.       150.       \$0.00       \$0.00       \$0.00         15. Vehicle insurance.       150.       \$0.00	7. Food and housekeeping su	pplies	7.	\$861.00
10. Personal care products and services       10. \$170.00         11. Medical and dental expenses       11. \$100.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12. \$380.00         13. Entertainment, clubs, recreation, newspapers, magazines, and books       13. \$0.00         14. Charitable contributions and religious donations       14. \$0.00         15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20.       15a       \$0.00         15b. Health insurance       15a       \$0.00         15c. Vehicle insurance       15c       \$145.00         15c. Vehicle insurance       15c       \$145.00         15c. Vehicle insurance. Specify:       15d       \$0.00         15c. Vehicle insurance. Specify:       15d       \$0.00         15c. Vehicle trassactions of include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         \$pecify:       15c       \$0.00         15c. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         15c. Vehicle insurance       15c       \$0.00         17b. Car payments for Vehicle 1       17a       \$0.00         17b. Car payments for Vehicle 2       17b       \$0.00         17c. Other. Specify:       17c       \$0.00	8. Childcare and children's e	ducation costs	8.	\$0.00
11. Medical and dental expenses       11.       \$100.00         12. Transportation. Include gas, maintenance, bus or train fare. Do not include car payments       12.       \$380.00         12. Entertainment, clubs, recreation, newspapers, magazines, and books       13.       \$0.00         14. Charitable contributions and religious donations       14.       \$0.00         15. Insurance.       8.00       \$0.00         Do not include insurance deducted from your pay or included in lines 4 or 20.       15a. Life insurance       15a       \$0.00         15b. Health insurance       15b       \$0.00 <td< td=""><td>9. Clothing, laundry, and dry</td><td>cleaning</td><td>9.</td><td>\$190.00</td></td<>	9. Clothing, laundry, and dry	cleaning	9.	\$190.00
12.   Transportation. Include gas, maintenance, bus or train fare. Do not include car payments   12.   \$380.00     13.   Entertainment, clubs, recreation, newspapers, magazines, and books   13.   0.00     14.   Charitable contributions and religious donations   14.   0.00     15.   Insurance.   15a   Insurance   15a   0.00     15a.   Item insurance deducted from your pay or included in lines 4 or 20.   15b.   Health insurance   15b   0.00     15b.   Health insurance   15c   0.10     15c.   Vehicle insurance   15c   0.10     15c.   Vehicle insurance   15c   0.10     15d.   Other insurance. Specify:   15d   0.00     15d.   Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.   15c   0.00     15d.   Taxes.   Do not include taxes deducted from your pay or included in lines 4 or 20.   15c   0.00     15d.   Taxes.   Do not include taxes deducted from your pay or included in lines 4 or 20.   15d   0.00     15d.   Taxes.   Taxes.	10. Personal care products a	nd services	10.	\$170.00
Do not include car payments   13.   \$0.00	11. Medical and dental exper	nses	11.	\$100.00
14. Charitable contributions and religious donations			12.	\$380.00
15. Insurance.	13. Entertainment, clubs, rec	reation, newspapers, magazines, and books	13.	\$0.00
Do not include insurance deducted from your pay or included in lines 4 or 20.   15a. Life insurance   15a	14. Charitable contributions	and religious donations	14.	\$0.00
15b. Health insurance		ducted from your pay or included in lines 4 or 20.		
15c. Vehicle insurance         15c         \$145.00           15d. Other insurance. Specify:         15d         \$0.00           16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.         Specify:         16         \$0.00           17. Installment or lease payments:         17a. Car payments for Vehicle 1         17a         \$0.00           17b. Car payments for Vehicle 2         17b         \$0.00           17c. Other. Specify:         17c         \$0.00           17d. Other. Specify:         17d         \$0.00           18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).         18.           19. Other payments you make to support others who do not live with you.         18.           Specify:         19.         \$0.00           20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.         20a         \$0.00           20b. Real estate taxes.         20a         \$0.00           20c. Property, homeowner's, or renter's insurance         20c         \$0.00           20d. Maintenance, repair, and upkeep expenses.         20d         \$0.00	15a. Life insurance		15a	\$0.00
15d. Other insurance. Specify:	15b. Health insurance		15b	\$0.00
16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20.       \$0.00         Specify:       16         17. Installment or lease payments:       17a         17a. Car payments for Vehicle 1       17a       \$0.00         17b. Car payments for Vehicle 2       17b       \$0.00         17c. Other. Specify:       17c       \$0.00         17d. Other. Specify:       17d       \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18.         19. Other payments you make to support others who do not live with you.       \$0.00         Specify:       19       \$0.00         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a       \$0.00         20b. Real estate taxes.       20b       \$0.00         20c. Property, homeowner's, or renter's insurance       20c       \$0.00         20d. Maintenance, repair, and upkeep expenses.       20d       \$0.00	15c. Vehicle insurance		15c	\$145.00
Specify:         16           17. Installment or lease payments:         17a. Car payments for Vehicle 1         17a. So00           17b. Car payments for Vehicle 2         17b. So00         17c. Other. Specify:         17c. So00           17c. Other. Specify:         17d. So00         17d. Other. Specify:         17d. So00           18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).         18.           19. Other payments you make to support others who do not live with you.         Specify:         19. So00           20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.         20a. Mortgages on other property           20a. Mortgages on other property         20a. So00         So00           20b. Real estate taxes.         20b. So00         So00           20c. Property, homeowner's, or renter's insurance         20c. So00         So00           20d. Maintenance, repair, and upkeep expenses.         20d. So00         So00	15d. Other insurance. Specif	ý;	15d	\$0.00
17. Installment or lease payments:       17a. Car payments for Vehicle 1       17a. \$0.00         17b. Car payments for Vehicle 2       17b. \$0.00         17c. Other. Specify:       17c. \$0.00         17d. Other. Specify:       17d. \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18.         19. Other payments you make to support others who do not live with you.       19. \$0.00         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a. \$0.00         20b. Real estate taxes.       20b. \$0.00         20c. Property, homeowner's, or renter's insurance       20c. \$0.00         20d. Maintenance, repair, and upkeep expenses.       20d. \$0.00	16. Taxes. Do not include taxes	s deducted from your pay or included in lines 4 or 20.		
17. Installment or lease payments:       17a. S0.00         17a. Car payments for Vehicle 1       17a. \$0.00         17b. Car payments for Vehicle 2       17b. \$0.00         17c. Other. Specify:       17c. \$0.00         17d. Other. Specify:       17d. \$0.00         18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I).       18.         19. Other payments you make to support others who do not live with you.       19. \$0.00         20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.       20a. \$0.00         20a. Mortgages on other property       20a. \$0.00         20b. Real estate taxes.       20b. \$0.00         20c. Property, homeowner's, or renter's insurance       20c. \$0.00         20d. Maintenance, repair, and upkeep expenses.       20d. \$0.00	Specify:		16	\$0.00
17b. Car payments for Vehicle 2 17c. Other. Specify: 17c. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Other. Specify: 17d. Specify: 17d. Specify: 17d. Specify: 17d. Specify: 17d. Specify: 17d. Specify: 18d. Specify: 18d. Specify: 19d. Specify: 19d. Specify: 19d. Specify: 19d. Specify: 20d. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.	17. Installment or lease paym	nents:		
17c. Other. Specify:	17a. Car payments for Vehic	le 1	17a	\$0.00
17d. Other. Specify: 17d. S0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18.  19. Other payments you make to support others who do not live with you.  Specify: 19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00  20c. Property, homeowner's, or renter's insurance 20c \$0.00  20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	17b. Car payments for Vehic	ele 2	17b	\$0.00
17d. Other. Specify: 17d. S0.00  18. Your payments of alimony, maintenance, and support that you did not report as deducted from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18.  19. Other payments you make to support others who do not live with you.  Specify: 19. \$0.00  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00  20c. Property, homeowner's, or renter's insurance 20c \$0.00  20d. Maintenance, repair, and upkeep expenses. 20d \$0.00	17c. Other. Specify:		17c	\$0.00
your pay on line 5, Schedule I, Your Income (Official Form 106I).  19.Other payments you make to support others who do not live with you.  Specify:  20.Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a \$0.00  20b. Real estate taxes.  20b \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00			17d	\$0.00
19. Other payments you make to support others who do not live with you.  Specify:  20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property  20a. \$0.00  20b. Real estate taxes.  20b. \$0.00  20c. Property, homeowner's, or renter's insurance  20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00				\$0.00
Specify:		·	18.	
20. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income.  20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		to support others who do not live with you.	10	\$0.00
20a. Mortgages on other property 20a. Mortgages on other property 20b. Real estate taxes. 20b \$0.00 20c. Property, homeowner's, or renter's insurance 20c. Maintenance, repair, and upkeep expenses. 20d \$0.00		ses not included in lines 4 or 5 of this form or on Schedule I: Your Income	19.	
20b. Real estate taxes.  20b. \$0.00 20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses.  20d. \$0.00			20a	\$0.00
20c. Property, homeowner's, or renter's insurance 20d. Maintenance, repair, and upkeep expenses. 20d. \$0.00	20b. Real estate taxes.			
20d. Maintenance, repair, and upkeep expenses. 20d <b>\$0.00</b>	20c. Property, homeowner's	s, or renter's insurance		
	20d. Maintenance, repair, an	d upkeep expenses.		
	20e. Homeowner's associati	on or condominium dues		

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 49 of 88

Debtor 1 Nic		J	Thomas	Case number (if known)				
Firs	st Name	Middle Name	Last Name					
21. <b>Other.</b> S	pecify:				21	\$0.00		
	2. Calculate your monthly expenses.							
	22a. Add lines 4 through 21.							
	, , , ,	**	from Official Form 106J-2			\$2,936.00		
22c. Add	line 22a and 22b. The re	sult is your monthly exp	enses.		22.			
23. Calculat	e your monthly net inco	ome.						
23a. Cop	y line 12 (your combined	monthly income) from	Schedule I.		23a	\$3,241.00		
23b. Cop	y your monthly expenses	s from line 22 above.			23b	\$2,936.00		
	tract your monthly expen		ncome.			\$305.00		
The	result is your monthly ne	et income.			23c			
			oan within the year or do yo nodification to the terms of y					

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 50 of 88

Fill in this information to identify your case:					
Debtor 1	Nicole	J	Thomas		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number (If known)				_	

### Official Form 106Dec

### Check if this is an amended filing

### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Par	t 1: Sign Below				
	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
	<b>✓</b> No				
	Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
	Under penalty of perjury, I declare that I have read the summary	and schedules filed with this declaration and			
	that they are true and correct.				
×	/s/ Nicole Thomas	×			
	Signature of Debtor 1	Signature of Debtor 2			
	Date 6/19/2018	Date			
	MM/DD/YYYY	MM/DD/YYYY			

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 51 of 88

Fill in this	information t	o identify your o	ase:					
Debtor 1	Nicole		J	Thoma	S			
Dalata	First N	ame	Middle	Name Last Na	ame			
Debtor 2 (Spouse, if fi	ling) First N	ame	Middle	Name Last Na	ame			
United Sta	ates Bankrupt	cy Court for the:	Northern	District of Illi	nois			
Case nun	nber			(S	tate)			
Offici	al Forr	n 107						Check if this is a amended filing
State	ment of	Financia	ıl Affairs 1	or Individuals	Filina for	· Bankru	ıptcv	04/1
Be as coi	nplete and a	accurate as po	ssible. If two med, attach a sep	parried people are filin parate sheet to this for	g together, both	are equally	responsible for s	
Part 1:	Give Detail	s About Your	Marital Status	and Where You Live	ed Before			
1. Wh	at is your cu	rrent marital st	atus?					
	Married Not married	4						
2. Du	ring the last	3 years, have yo	ou lived anywher	e other than where you	live now?			
<b>□</b>	No Yes. List all	of the places yo	ou lived in the las	st 3 years. Do not include	e where you live r	now.		
	Debtor 1:			Dates Debtor 1 lived there	Debtor 2:			Dates Debtor 2 lived there
					Same as	Debtor 1		Same as Debtor 1
	4753 S. Vin Number Str			From	Number Stre	et		From
	Chicago City	Illinois State	60615 Zip Code	То	City	State	Zip Code	To
	Oity	Otate	Zip Gode			Debtor 1	Zip oode	Same as Debtor 1
	Number Str	eet		From	Number Stre	et		From To
	City	State	Zip Code		City	State	Zip Code	
and i	<i>territories</i> inclu No	de Arizona, Califo	ornia, Idaho, Loui	pouse or legal equivaler siana, Nevada, New Mexic Codebtors (Official Form	co, Puerto Rico, Te			ommunity property states

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 52 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Part 2: Explain the Sources of Your Income Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply. (before deductions and (before deductions and Check all that apply. exclusions) exclusions) Wages,  $\overline{\mathbf{A}}$ Wages, \$14400.00 From January 1 of current year until commissions, commissions, the date you filed for bankruptcy: bonuses, tips bonuses, tips Operating a Operating a business business Wages, Wages, \$10000.00 For last calendar year: commissions, commissions, (January 1 to December 31, 2017 bonuses, tips bonuses, tips YYYY Operating a Operating a business business Wages, Wages, \$7000.00 For the calendar year before that: commissions, commissions, (January 1 to December 31, 2016 ) bonuses, tips bonuses, tips YYYY Operating a Operating a business business Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details. Debtor 1 Debtor 2 Sources of income Sources of income Gross income from Gross income from Describe below. each source Describe below. each source (before deductions (before deductions and and exclusions) exclusions) \$1,050.00 Est. YTD LINK From January 1 of current year until the date you filed for bankruptcy: Est. 2017 LINK \$3,192.00 For last calendar year: (January 1 to December 31, 2017 Est. 2016 LINK \$4,284.00 For the calendar year before that: (January 1 to December 31, 2016

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 53 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Last Name Part 3: List Certain Payments You Made Before You Filed for Bankruptcy 6. Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,425\* or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$6,425\* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. \* Subject to adjustment on 4/01/19 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Amount you still owe Was this payment Dates of payment Total amount paid for Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Zip Code Suppliers or vendors Other Mortgage Creditor's Name Number Street Credit card Loan repayment Citv Suppliers or State 7in Code vendors Other Mortgage Creditor's Name Car Number Street Credit card Loan repayment City State Suppliers or Zip Code vendors Other

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 54 of 88

	Nicole		J	Inc	omas	Case number	(if known)
F	First Name		Middle Name	Las	t Name	<del>-</del>	
ide po ent	ers include your erations of whic	relatives; a h you are a for a busin	ny general partner n officer, director, ess you operate a	s; relatives of any operson in control,	general partners; par or owner of 20% or	tnerships of which y more of their voting	who was an insider? You are a general partner; By securities; and any managing The domestic support obligations,
۱	No						
] \	Yes. List all pay	ments to a	an insider.				
				Dates of payment	Total amount paid	Amount you still owe	Reason for this payment
				. ,	·		
Īr	nsider's Name						
N	lumber Street						
C	City	State	Zip Code				
Ir	nsider's Name						
N	lumber Street						
_	iumber olicet						
C	City	State	Zip Code				
<b>✓</b> N	de payments on No	_	ranteed or cosigne	·	Total amount paid	Amount you still owe	Reason for this payment  Include creditor's name
Īr	nsider's Name						
N	lumber Street						
C	City	State	Zip Code				
Īr	nsider's Name						
N	lumber Street						
_							
c	City	State	Zip Code				

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 55 of 88

Debtor 1 Nicole Thomas Case number (if known) First Name Part 4: Identify Legal Actions, Repossessions, and Foreclosures 9. Within 1 year before you filed for bankruptcy, were you a party in any lawsuit, court action, or administrative proceeding? List all such matters, including personal injury cases, small claims actions, divorces, collection suits, paternity actions, support or custody modifications, and contract disputes. No Yes. Fill in the details. Nature of the case Status of the case Court or agency Case title Pending Court Name On appeal Case number NumberStreet Concluded City State Zip Code Case title Pending Court Name On appeal Case number NumberStreet Concluded Citv State Zip Code Within 1 year before you filed for bankruptcy, was any of your property repossessed, foreclosed, garnished, attached, seized, or levied? Check all that apply and fill in the details below. No. Go to line 11. Yes. Fill in the information below. Describe the property Value of the property 2006 Hyundai Sonata Booted 06/2018 \$0 City of Chicago - Dept. of Finance Creditor's Name Explain what happened 333 S State Street, Suite 330 Number Street Property was repossessed. Property was foreclosed. Illinois 60604 Chicago Property was garnished. City State Zip Code Property was attached, seized, or levied. Describe the property Date Value of the property Creditor's Name Explain what happened Number Street Property was repossessed. Property was foreclosed. Property was garnished.

City

State

Zip Code

Property was attached, seized, or levied.

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 56 of 88

Debt	tor 1	Nicole First Name	J Middle Name	Thomas Last Name	Case number (if known)		
11.	acc	thin 90 days before you filed counts or refuse to make a No			ank or financial institution, s	set off any amoun	nts from your
		Yes. Fill in the details.					
		1		Describe the action the	creditor took	Date action was taken	Amount
		Creditor's Name				<del></del>	
		Number Street					
				Last 4 digits of account n	umber: XXXX-		
		-					
		City State	Zip Code				
12.		hin 1 year before you filed to pointed receiver, a custodia		y of your property in the p	oossession of an assignee fo	r the benefit of c	reditors, a court-
	<b>✓</b>	No					
		Yes					
Part	5:	List Certain Gifts and C	ontributions				
13.	Wi	ithin 2 years before you file	d for bankruptcy, did y	ou give any gifts with a to	tal value of more than \$600	per person?	
	✓						
		Yes. Fill in the details for e	_	December 16		Dulin	Will a
		Gifts with a total value of per person	more than \$600	Describe the gifts		Dates you gave the gifts	Value
		Person to Whom You Gave	the Gift				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person to Whom You Gave	the Gift				
		Number Street					
		City State	Zip Code				
		Person's relationship to you	l				

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 57 of 88

ebtor 1	1 Nicole	J	Thomas	Case number (if know	vn)	
	First Name	Middle Name	Last Name			
. Wi	ithin 2 years before you fil	ed for bankruptcy, did	l you give any gifts or contributi	ons with a total value	of more than \$600	to any charity?
	No					
✓	4					
	Yes. Fill in the details for	each gift or contribut	ion.			
	Gifts or contributions t	n charities	Describe what you contrib	uted	Date you	Value
	that total more than \$6		Describe what you contrib	utcu	contributed	Value
	that total more than \$0				Continuation	
	Charity's Name		_			
	-		_			
	Number Street		-			
	Number Street					
	City State	Zip Code	-			
	Oity State	Zip Oode				
rt 6:	List Certain Losses					
ι υ.	Eist Oci tairi Eosses					
	Yes. Fill in the details.  Describe the property y how the loss occurred	ou lost and	Describe any insurance co Include the amount that insu pending insurance claims on	rance has paid. List	Date of your loss	Value of property lost
			A/B: Property.	line 33 Of <i>Scriedule</i>		
			1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1 1			
						-
. Wi ab	out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup	you or anyone else acting on yo otcy petition? or credit counseling agencies for se			anyone you consulte
. Wi ab	ithin 1 year before you file out seeking bankruptcy o	d for bankruptcy, did y r preparing a bankrup	tcy petition?			anyone you consulte
. Wi	ithin 1 year before you file out seeking bankruptcy o clude any attorneys, bankru No	d for bankruptcy, did y r preparing a bankrup	tcy petition?	ervices required in your b		Amount of payment
. Wi	ithin 1 year before you file tout seeking bankruptcy of clude any attorneys, bankrupton No  Yes. Fill in the details.	d for bankruptcy, did y r preparing a bankrup	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	ithin 1 year before you file tout seeking bankruptcy of clude any attorneys, bankrupteys, bankru	d for bankruptcy, did y r preparing a bankrup	or credit counseling agencies for se Description and value of an	ervices required in your b	Date payment or transfer	Amount of
. Wi	ithin 1 year before you file tout seeking bankruptcy of clude any attorneys, bankrupteys.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid	d for bankruptcy, did y r preparing a bankrup	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wi	ithin 1 year before you file tout seeking bankruptcy of clude any attorneys, bankrupteys.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	d for bankruptcy, did y r preparing a bankrup	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupted any atto	d for bankruptcy, did y r preparing a bankrup	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	ithin 1 year before you file tout seeking bankruptcy of clude any attorneys, bankrupteys.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street	d for bankruptcy, did y r preparing a bankrup	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankruptcy of the seeking bankruptcy of the seeking bankruptcy.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	d for bankruptcy, did not be the preparing a bankrup otcy petition preparers, of the preparers of the prepar	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupteys, bankru	d for bankruptcy, did greparing a bankruptcy petition preparers, of the property petition preparers of the property petit	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankruptcy of the seeking bankruptcy of the seeking bankruptcy.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor	d for bankruptcy, did not be the preparing a bankrup otcy petition preparers, of the preparers of the prepar	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankruptey of the property of the	d for bankruptcy, did greparing a bankruptcy petition preparers, of the property petition preparers of the property petit	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupteys, bankru	d for bankruptcy, did greparing a bankruptcy petition preparers, of the property petition preparers of the property petit	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankruptey of the property of the	d for bankruptcy, did greparing a bankruptcy petition preparers, of the second	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupted and any attorneys, bankrupted any attorneys, bankrupte	d for bankruptcy, did greparing a bankruptcy petition preparers, of the second	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankruptey of clude any attorneys, bankruptey of the clude any attorneys of the clude and attorneys of the clude any attorne	d for bankruptcy, did greparing a bankruptcy petition preparers, of the second	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupted and any attorneys, bankrupted any attorneys, bankrupte	d for bankruptcy, did greparing a bankruptcy petition preparers, of the second	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi ab	sithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupted and any attorneys.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Paterneys and any attorneys are attorneys and any attorneys and attorneys and attorneys and attorneys and attorneys and attorneys are attorneys and attorneys are attorneys and attorneys are attorneys and attorneys and attorneys are attorneys attorneys and attorneys are attorneys attorn	d for bankruptcy, did greparing a bankruptcy petition preparers, of the second	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi ab	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankruptey of clude any attorneys, bankruptey of the clude any attorneys of the clude and attorneys of the clude any attorne	d for bankruptcy, did greparing a bankruptcy petition preparers, of the second	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi ab	sithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupted and any attorneys.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Paterneys and any attorneys are attorneys and any attorneys and attorneys and attorneys and attorneys and attorneys and attorneys are attorneys and attorneys are attorneys and attorneys are attorneys and attorneys and attorneys are attorneys attorneys and attorneys are attorneys attorn	d for bankruptcy, did greparing a bankruptcy petition preparers, of the second	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi ab	sithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupted and any attorneys.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Paterneys and any attorneys are attorneys and any attorneys and attorneys and attorneys and attorneys and attorneys and attorneys are attorneys and attorneys are attorneys and attorneys are attorneys and attorneys and attorneys are attorneys attorneys and attorneys are attorneys attorn	d for bankruptcy, did greparing a bankruptcy petition preparers, of the second	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi ab	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupter of clude any attorneys, bankrupter of the year.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Path Person Who Was Paid Number Street	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of second secon	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	sithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupted and any attorneys.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Paterneys and any attorneys are attorneys and any attorneys and attorneys and attorneys and attorneys and attorneys and attorneys are attorneys and attorneys are attorneys and attorneys are attorneys and attorneys and attorneys are attorneys attorneys and attorneys are attorneys attorn	d for bankruptcy, did greparing a bankruptcy petition preparers, of the second	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupted and any attorneys.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Paterson Who Was Paid Number Street  City State	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of second secon	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
. Wi ab	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupter of clude any attorneys, bankrupter of the year.  No Yes. Fill in the details.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Path Person Who Was Paid Number Street	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of second secon	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment
S. Wi ab	ithin 1 year before you file yout seeking bankruptcy of clude any attorneys, bankrupted and any attorneys.  Semrad Law Firm Person Who Was Paid 20 S. Clark Street Number Street 28th Floor Chicago Illinois City State Email or website address Person Who Made the Paterson Who Was Paid Number Street  City State	d for bankruptcy, did y r preparing a bankrup otcy petition preparers, of second secon	or credit counseling agencies for se Description and value of an transferred	ervices required in your b	Date payment or transfer was made	Amount of payment

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 58 of 88

Debte		Nicole	J		ase number (if known)		
		First Name	Middle Name	Last Name			
	help	hin 1 year before you filed for you deal with your credito not include any payment or tra	rs or to make paym		nalf pay or transfer	any property to a	nyone who promised to
		No Yes. Fill in the details.					
	_			Description and value of any pro transferred	perty	Date payment or transfer was made	Amount of payment
		Person Who Was Paid					
		Number Street					
		City State	Zip Code				
	<b>the</b> Incl	ordinary course of your busude both outright transfers an transfers that you have alread	siness or financial af d transfers made as s	ecurity (such as the granting of a securi			
		Yes. Fill in the details.		Description and value of propert	y Describe any	v property or	Date
				transferred		ceived or debts p	
		Person Who Received Trans	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
		Person Who Received Trans	fer				
		Number Street					
		City State Person's relationship to you	Zip Code				
	ben	nin 10 years before you filed eficiary? ese are often called asset-prote		l you transfer any property to a self-	ettled trust or sim	ilar device of whi	ch you are a
	✓	No Yes. Fill in the details.					
	_			Description and value of the pro	operty transferred		Date transfer was made
		Name of trust					

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 59 of 88

Debtor 1 Nicole Thomas Case number (if known) List Certain Financial Accounts, Instruments, Safe Deposit Boxes, and Storage Units Part 8: 20. Within 1 year before you filed for bankruptcy, were any financial accounts or instruments held in your name, or for your benefit, closed, sold, moved, or transferred? Include checking, savings, money market, or other financial accounts; certificates of deposit; shares in banks, credit unions, brokerage houses, pension funds, cooperatives, associations, and other financial institutions. Yes. Fill in the details. Last 4 digits of account Type of account or Date Last balance number instrument account was before closed, sold, closing or moved, or transfer transferred XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other City State Zip Code XXXX-Checking Person Who Was Paid Savings Number Street Money market Brokerage Other Zip Code 21. Do you now have, or did you have within 1 year before you filed for bankruptcy, any safe deposit box or other depository for securities, cash, or other valuables? No Yes. Fill in the details. Who else had access to it? Describe the contents Do you still have it? No Name of Financial Institution Name Yes Number Street Number Street City State Zip Code Zip Code State 22. Have you stored property in a storage unit or place other than your home within 1 year before you filed for bankruptcy? Yes. Fill in the details. Do you still Who else had access to it? Describe the contents have it? No Name of Storage Facility Name Yes Number Street Number Street Citv State 7in Code

City

State

Zip Code

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 60 of 88

Debtor 1 Nicole Thomas Case number (if known) Part 9: Identify Property You Hold or Control for Someone Else 23. Do you hold or control any property that someone else owns? Include any property you borrowed from, are storing for, or hold in trust for someone. **✓** No Yes. Fill in the details. Where is the property? Describe the contents Value Owner's Name **NumberStreet** Number Street City State Zip Code City State Zip Code **Give Details About Environmental Information** For the purpose of Part 10, the following definitions apply: ■ Environmental law means any federal, state, or local statute or regulation concerning pollution, contamination, releases of hazardous or toxic substances, wastes, or material into the air, land, soil, surface water, groundwater, or other medium, including statutes or regulations controlling the cleanup of these substances, wastes, or material. Site means any location, facility, or property as defined under any environmental law, whether you now own, operate, or utilize it or used to own, operate, or utilize it, including disposal sites. Hazardous material means anything an environmental law defines as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, contaminant, or similar term. Report all notices, releases, and proceedings that you know about, regardless of when they occurred. 24. Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law? Yes. Fill in the details. Governmental unit Date of Environmental law, if you know it notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code Zip Code State 25. Have you notified any governmental unit of any release of hazardous material? Yes. Fill in the details. Governmental unit Environmental law, if you know it Date of notice Name of site Governmental unit Number Street **NumberStreet** City State Zip Code City State Zip Code

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 61 of 88

Deb		Nicole			Thomas	Case ni	iumber <i>(if ki</i>	nown)		
		First Name		Middle Name	Last Name					
26.	Hav	e you been a party	/ in any judici	al or administra	ative proceeding under	any environmental	l law? Inc	lude settleme	ents and orde	rs.
		No Yes. Fill in the det	ails.							
				•	Court or agency	1	Nature of	the case		Status of the case
		Case title			Court Name					Pending
		Case number		<u>.</u>	NumberStreet					On appeal
				Ō	City State	Zip Code				Concluded
Part	11:	Give Details Ab	oout Your B	usiness or Co	nnections to Any Bu	ısiness				
27.	Witl	hin 4 years before	you filed for b	ankruptcy, did	you own a business or	have any of the foll	lowing co	nnections to	any business?	•
	<b>✓</b>	A member of A partner in a An officer, di An owner of a	a limited liabi a partnership rector, or mar at least 5% of bove applies	lity company (Laging executive the voting or ed.)	de, profession, or othe LC) or limited liability pa e of a corporation quity securities of a cor	artnership (LLP) poration	time or pa	art-time		
		Yes. Check all that	at apply abov	e and fill in the o	details below for each I					
					Describe the nat	ure of the business			entification nu al Security nu	
		Business Name			_			EIN:		
		Number Street			Name of account	ant or bookkeeper		Dates busine	ess existed	
		City	State	Zip Code				From	To	
					Describe the nat	ure of the business			entification nu al Security nu	
		Business Name			_			EIN:		
		Number Street			Name of account	ant or bookkeeper		Dates busine	ess existed	
		City	State	Zip Code	_			From	To	
					Describe the nat	ure of the business			entification nu al Security nu	umber Do not umber or ITIN.
		Business Name			_			EIN:		
		Number Street			Name of account	ant or bookkeeper		Dates busine	ess existed	
		City	State	Zip Code	_			From	To	

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 62 of 88

Deb	tor 1	Nicole		J	Thomas	Case number (if known)
		First Name		Middle Name	Last Name	
28.	cred	nin 2 years before y ditors, or other par No Yes. Fill in the deta	ties.	bankruptcy, did you	give a financial statemen	t to anyone about your business? Include all financial institutions,
					Date issued	
		Name			MM/DD/YYYY	
		Niverbay Charact				
		Number Street				
		City	State	Zip Code		
			Otato	<b>p </b> 0000		
Part	12:	Sign Below				
t	true a	ınd correct. I unde	rstand that	making a false state	ement, concea <sup>l</sup> ling propert r imprisonment for up to 2	nts, and I declare under penalty of perjury that the answers are y, or obtaining money or property by fraud in connection with 0 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		/S/ I	Nicole Thoma			· · · <u> </u>
		Signatu	ire of Debtor	1		Signature of Debtor 2
		Date 6	/19/2018			Date
	D: al	attach addition.	al mamaa <b>t</b> a '	Varre Statement of F	inoneial Affaire for Individu	rata Filing for Boulewinter (Official Form 107)2
•	Dia yo	ou attach addition	ai pages to	four Statement of F	mancial Allairs for molviou	uals Filing for Bankruptcy (Official Form 107)?
	✓ N	lo				
	Y	es				
	Did yo	ou pay or agree to	pay someor	e who is not an atto	orney to help you fill out ba	inkruptcy forms?
r	.∕ N	lo				
l L	_	es. Name of person				Attach the Bankruptcy Petition Preparer's Notice,
l L	Ш'	os. Name of person				Declaration, and Signature (Official Form 119).

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 63 of 88

B2030 (Form 2030) (12/15)

### **UNITED STATES BANKRUPTCY COURT**

		Northern Distric	ct of Illinois	
n re	Nicole J Thomas		Case No.	
-	Debtor			(If known)
			Chapter	Chapter 13
	DISCLOSURE OF	COMPENSATIO	N OF ATTORNEY F	OR DEBTOR
1	. Pursuant to 11 U.S.C. § 329(a) and compensation paid to me within one rendered or to be rendered on behalt	e year before the filing of the p	petition in bankruptcy, or agreed to	be paid to me, for services
	For legal services, I have agreed to a	ccept		\$4,000.00
	Prior to the filing of this statement I	have received		\$305.00
	Balance Due			\$3,695.00
2	. The source of the compensation pai	d to me was:		
	<b>✓</b> Debtor	Other (specify)		
3	. The source of the compensation pai	d to me is:		
	<b>✓</b> Debtor	Other (specify)		
4	I have not agreed to share the all members and associates of my	oove-disclosed compensation aw firm.	with any other person unless the	y are
		w firm. A copy of the agreeme	h a other person or persons who ant, together with a list of the name	
5	. In return for the above-disclosed fee	e, I have agreed to render legal	service for all aspects of the bank	ruptcy case, including:
	<ul> <li>a. Analysis of the debtor's final bankruptcy;</li> </ul>	ncial situation, and rendering	advice to the debtor in determinin	g whether to file a petition in
	b. Preparation and filing of any	petition, schedules, statemen	its of affairs and plan which may b	pe required;
	c. Representation of the debtor	at the meeting of creditors ar	nd confirmation hearing, and any a	adjourned hearings thereof;
	d. Representation of the debtor	in adversary proceedings and	d other contested bankruptcy mat	ters;
6	s. By agreement with the debtor(s), the	above-disclosed fee does no	t include the following services:	
		CERTIFICA	ATION	
	I certify that the foregoing is a comple tor(s) in this bankruptcy proceedings.	te statement of any agreemen	t or arrangement for payment to n	ne for representation of the
	6/19/2018		/s/ Chris Pryor	
	Date		Signature of Attorney	
			Semrad Law Firm	
			Name of law firm	

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 64 of 88

### UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

### RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 65 of 88

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 66 of 88

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

### C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to § 726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- (a) The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. *Discharge of the attorney*. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$305.00 toward the flat fee, leaving a balance due of \$3,695.00; and \$43.23 for expenses, leaving a balance due of \$4,048.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/19/2018	
Signed:		
/s/ Nico	le Thomas	
		/s/ Chris Pryor
Debtor(s	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

# Notice Required by 11 U.S.C. § 342(b) for Individuals Filing for Bankruptcy (Form 2010)

### This notice is for you if:

You are an individual filing for bankruptcy,

and

Your debts are primarily consumer debts.

Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose."

### The types of bankruptcy that are available to individuals

Individuals who meet the qualifications may file under one of four different chapters of the Bankruptcy Code:

- Chapter 7 Liquidation
- Chapter 11 Reorganization
- Chapter 12 Voluntary repayment plan for family farmers or fishermen
- Chapter 13 Voluntary repayment plan for individuals with regular income

You should have an attorney review your decision to file for bankruptcy and the choice of chapter.

### **Chapter 7: Liquidation**

	\$245	filing fee
	\$75	administrative fee
+	\$15	trustee surcharge
	\$335	total fee

Chapter 7 is for individuals who have financial difficulty preventing them from paying their debts and who are willing to allow their nonexempt property to be used to pay their creditors. The primary purpose of filing under chapter 7 is to have your debts discharged. The bankruptcy discharge relieves you after bankruptcy from having to pay many of your pre-bankruptcy debts. Exceptions exist for particular debts, and liens on property may still be enforced after discharge. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

However, if the court finds that you have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge.

You should know that even if you file chapter 7 and you receive a discharge, some debts are not discharged under the law. Therefore, you may still be responsible to pay:

- most taxes;
- most student loans;
- domestic support and property settlement obligations;

- most fines, penalties, forfeitures, and criminal restitution obligations; and
- certain debts that are not listed in your bankruptcy papers.

You may also be required to pay debts arising from:

- fraud or theft;
- fraud or defalcation while acting in breach of fiduciary capacity;
- intentional injuries that you inflicted; and
- death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs.

If your debts are primarily consumer debts, the court can dismiss your chapter 7 case if it finds that you have enough income to repay creditors a certain amount. You must file *Chapter 7 Statement of Your Current Monthly Income* (Official Form 122A-1) if you are an individual filing for bankruptcy under chapter 7. This form will determine your current monthly income and compare whether your income is more than the median income that applies in your state.

If your income is not above the median for your state, you will not have to complete the other chapter 7 form, the *Chapter 7 Means Test Calculation* (Official Form 122A-2).

If your income is above the median for your state, you must file a second form - the *Chapter 7 Means Test Calculation* (Official Form 122A-2). The calculations on the form - sometimes called the *Means Test* - deduct from your income living expenses and payments on certain debts to determine any amount available to pay unsecured creditors. If

your income is more than the median income for your state of residence and family size, depending on the results of the *Means Test*, the U.S. trustee, bankruptcy administrator, or creditors can file a motion to dismiss your case under § 707(b) of the Bankruptcy Code. If a motion is filed, the court will decide if your case should be dismissed. To avoid dismissal, you may choose to proceed under another chapter of the Bankruptcy Code.

If you are an individual filing for chapter 7 bankruptcy, the trustee may sell your property to pay your debts, subject to your right to exempt the property or a portion of the proceeds from the sale of the property. The property, and the proceeds from property that your bankruptcy trustee sells or liquidates that you are entitled to, is called *exempt property*. Exemptions may enable you to keep your home, a car, clothing, and household items or to receive some of the proceeds if the property is sold.

Exemptions are not automatic. To exempt property, you must list it on *Schedule C: The Property You Claim as Exempt* (Official Form 106C). If you do not list the property, the trustee may sell it and pay all of the proceeds to your creditors.

### Chapter 11: Reorganization

	\$1,167	filing fee
+	\$550	administrative fee
	\$1,717	total fee

Chapter 11 is often used for reorganizing a business, but is also available to individuals. The provisions of chapter 11 are too complicated to summarize briefly.

### **Read These Important Warnings**

Because bankruptcy can have serious long-term financial and legal consequences, including loss of your property, you should hire an attorney and carefully consider all of your options before you file. Only an attorney can give you legal advice about what can happen as a result of filing for bankruptcy and what your options are. If you do file for bankruptcy, an attorney can help you fill out the forms properly and protect you, your family, your home, and your possessions.

Although the law allows you to represent yourself in bankruptcy court, you should understand that many people find it difficult to represent themselves successfully. The rules are technical, and a mistake or inaction may harm you. If you file without an attorney, you are still responsible for knowing and following all of the legal requirements.

You should not file for bankruptcy if you are not eligible to file or if you do not intend to file the necessary documents.

Bankruptcy fraud is a serious crime; you could be fined and imprisoned if you commit fraud in your bankruptcy case. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

### Chapter 12: Repayment plan for family farmers or fishermen

	\$200	filing fee
+	\$75	administrative fee
	\$275	total fee

Similar to chapter 13, chapter 12 permits family farmers and fishermen to repay their debts over a period of time using future earnings and to discharge some debts that are not paid.

# Chapter 13: Repayment plan for individuals with regular income

	\$235	filing fee
+	\$75	administrative fee
	\$310	total fee

Chapter 13 is for individuals who have regular income and would like to pay all or part of their debts in installments over a period of time and to discharge some debts that are not paid. You are eligible for chapter 13 only if your debts are not more than certain dollar amounts set forth in 11 U.S.C. § 109.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, usually using your future earnings. If the court approves your plan, the court will allow you to repay your debts, as adjusted by the plan, within 3 years or 5 years, depending on your income and other factors.

After you make all the payments under your plan, many of your debts are discharged. The debts that are not discharged and that you may still be responsible to pay include:

- domestic support obligations,
- most student loans,
- certain taxes,
- debts for fraud or theft,
- debts for fraud or defalcation while acting in a fiduciary capacity,
- most criminal fines and restitution obligations,
- certain debts that are not listed in your bankruptcy papers,
- certain debts for acts that caused death or personal injury, and
- certain long-term secured debts.

### Warning: File Your Forms on Time

Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information about your creditors, assets, liabilities, income, expenses and general financial condition. The court may dismiss your bankruptcy case if you do not file this information within the deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court

For more information about the documents and their deadlines, go to:

http://www.uscourts.gov/bkforms/bankruptcy\_forms.html#procedure.

### Bankruptcy crimes have serious consequences

- If you knowingly and fraudulently conceal assets or make a false oath or statement under penalty of perjury either orally or in writing in connection with a bankruptcy case, you may be fined, imprisoned, or both.
- All information you supply in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the U.S. Trustee, the Office of the U.S. Attorney, and other offices and employees of the U.S. Department of Justice.

### Make sure the court has your mailing address

The bankruptcy court sends notices to the mailing address you list on *Voluntary Petition for Individuals Filing for Bankruptcy* (Official Form 101). To ensure that you receive information about your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address.

A married couple may file a bankruptcy case together - called a *joint case*. If you file a joint case and each spouse lists the same mailing address on the bankruptcy petition, the bankruptcy court generally will mail you and your spouse one copy of each notice, unless you file a statement with the court asking that each spouse receive separate copies.

# Understand which services you could receive from credit counseling agencies

The law generally requires that you receive a credit counseling briefing from an approved credit counseling agency. 11 U.S.C. § 109(h). If you are filing a joint case, both spouses must receive the briefing. With limited exceptions, you must receive it within the 180 days **before** you file your bankruptcy petition. This briefing is usually conducted by telephone or on the Internet.

In addition, after filing a bankruptcy case, you generally must complete a financial management instructional course before you can receive a discharge. If you are filing a joint case, both spouses must complete the course.

You can obtain the list of agencies approved to provide both the briefing and the instructional course from: <a href="http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html">http://www.justice.gov/ust/eo/hapcpa/ccde/cc\_approved.html</a>

In Alabama and North Carolina, go to: http://www.uscourts.gov/FederalCourts/Bankruptcy/ BankruptcyResources/ApprovedCredit 20AndDebtCounselors.aspx

If you do not have access to a computer, the clerk of the bankruptcy court may be able to help you obtain the list.

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 73 of 88

### **UNITED STATES BANKRUPTCY COURT**

**Northern District of Illinois** 

In re:	Thomas, Nicole J.	Case No.	
	Debtor(s)		
		Chapter.	Chapter13
	VERIFICAT	TION OF CREDITOR MAT	TRIX
Tł knowledge	he above named Debtors hereby verify tha e.	t the attached list of creditors is tr	rue and correct to the best of their
Date:	6/19/2018	/s/ Thomas, Nicole Thomas, Nicole Signature of Deb	J.

ICS COLLECTION SERV, I PO Box 1010 Tinley Park, IL, 60477-9110

TRIDENT ASSET MANAGEME 53 PERIMETER CTR E STE 4 ATLANTA, GA, 30346

EDFL SVCS/IDAPP 120 N SEVEN OAKS DR KNOXVILLE, TN, 37922

CES 501 BLEECKER ST UTICA, NY, 13501

IL Designated 1755 Lake Cook Rd Deerfield, IL, 60015

GLOBAL PAYMENTS CHECK PO Box 661158 Attn: Alicia Wilson Chicago, IL, 60666

FST SW FNCL 1845 W 4400 S ROY, UT, 84067

PEOPLES ENGY 200 EAST RANDOLPH CHICAGO, IL, 60601

EDFINANCIAL SVCS 120 N SEVEN OAKS DR KNOXVILLE, TN, 37922

FEDLOAN Po Box 69184 Harrisburg, PA, 17106

FED LOAN SRV PO BOX 60610 HARRISBURG, PA, 17106 HONOR FIN 1731 Central Evanston, IL, 60201

BLKHWK FIN 2400 Devon Avenue Des Plaines, IL, 60018

City of Chicago - Dept. of Finance 333 S State Street, Suite 330 Chicago, IL, 60604

Arnold Scott Harris P.C 111 W Jackson Blvd Ste 600 c/o Frank Suda Chicago, IL, 60604

American InfoSource LP (agent for TMobile) 4515 N Santa Fe Ave Attn: Ashley Boswell Oklahoma City, OK, 73118

Honor Finance 909 DAVIS ST STE 260 EVANSTON, IL, 60201

Peoples Gas Light & Coke Co. 200 E. Randolph St. Chicago, IL, 60601

First Southwestern Financial Services PO Box 0487 Roy, UT, 84067

Quantum3 Group LLC PO Box 788 Kirkland, WA, 98083

US Cellular c/o: American Infosource LP as agent 4515 N Sante Fe Ave Oklahoma City, OK, 73118

Calvary SPV I, LLC 500 Summit Lake Drive, Suite 400 Valhalla, NY, 10595

# Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 76 of 88

Cottonwood Financial Michigan, LLC dba The Case Store 1901 Gateway Drive 200 Irving, TX, 75038

US DEPT ED PO Box 105081 Atlanta, GA, 30348

T-Mobile P O box 742596 Cincinnati, OH, 45274

# Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 77 of 88

Part 6:   Answer These Questions for Reporting Purposes	Debtor 1 Nicole First Name	J Middle Name	Thomas Case	e number (if known)	
you have?   No. Go to line 16.   No. Go to line 16.   Yes. Go to line 17.					
Chapter 7?  Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available to distribute to unsecured creditors?  15. How many creditors do you estimate that you owest be worth?  15. How much do you estimate that you asstest to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your assets to be worth?  15. How much do you estimate your listen your		"incurred by an individua No. Go to line 16b. Yes. Go to line 17.  16b. Are your debts primaril money for a business or  No. Go to line 16c.  Yes. Go to line 17.	al primarily for a personal, fan y business debts? <i>Business</i> investment or through the op	nily, or household pur debts are debts that y peration of the busine	rpose." you incurred to obtain ess or investment.
do you estimate that you owe?    100-199	Chapter 7? Do you estimate that after any exempt property is excluded and administrative expenses are paid that funds will be available for distribution to	Yes. I am filing under Chapte expenses are paid that	er 7. Do you estimate that after a		
estimate your assets to be worth?    \$56,001_\$100,000   \$10,000,001-\$50 million   \$1,000,000,001-\$10 billion   \$10,000,000,001-\$10 billion   \$10,000,000,001-\$50 billion   \$10,000,000,001-\$50 billion   \$10,000,000,001-\$50 billion   \$10,000,000,001-\$50 billion   \$10,000,001-\$50 million   \$500,000,001-\$10 billion   \$500,000,001-\$10 billion   \$500,000,001-\$10 billion   \$500,000,001-\$10 billion   \$500,000,001-\$10 billion   \$10,000,001-\$10 million   \$10,000,000,001-\$10 billion   \$10,000,000,001-\$10 billion   \$10,000,000,001-\$10 million   \$10,000,000,001-\$50 billion   \$10,000,000,001-\$10 million   \$10,000,000,001-\$50 billion   \$10,000,000,001-\$50 billion   \$100,000,001-\$50 million   \$10,000,000,001-\$50 billion   \$100,000,001-\$50 million   \$10,000,000,001-\$50 billion   \$100,000,001-\$50 million   \$100,000,000,001-\$50 billion   \$100,000,000,001-\$50 billion   \$100,000,001-\$50 million   \$100,000,000,001-\$50 billion   \$100,000,001-\$50 million   \$100,000,000,001-\$50 billion   \$100,000,000,001-\$50 billion   \$100,000,001-\$50 billio	do you estimate that	50-99 100-199	5,001-10,000	5	0,001-100,000
estimate your liabilities to be? \$50,001-\$100,000 \$10,000,001-\$50 million \$1,000,000,001-\$10 billion \$100,001-\$50 billion \$100,001-\$50 billion \$100,000,001-\$50 billion \$100,000,001-\$500 billion \$100,000,001-\$100 billion \$100,000,001-\$100 billion \$100,000,001-\$100 billion \$100,000,001-\$100	estimate your assets	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 \$50,000,001-\$10	0 million \$	1,000,000,001-\$10 billion 10,000,000,001-\$50 billion
I have examined this petition, and I declare under penalty of perjury that the information provided is true and correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.	estimate your liabilities to be?	\$50,001-\$100,000 \$100,001-\$500,000	\$10,000,001-\$50 \$50,000,001-\$10	0 million \$	1,000,000,001-\$10 billion 10,000,000,001-\$50 billion
		correct.  If I have chosen to file under Chapter 7, I am aware that I may proceed, if eligible, under Chapter 7, 11,12, or 13 of title 11, United States Code. I understand the relief available under each chapter, and I choose to proceed under Chapter 7.  If no attorney represents me and I did not pay or agree to pay someone who is not an attorney to help me fill out this document, I have obtained and read the notice required by 11 U.S.C. § 342(b).  I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  I understand making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.			

# Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 78 of 88

Fill in this information to identify your case:					
Debtor 1	Nicole	Ĵ	Thomas		
	First Name	Middle Name	Last Name		
Debtor 2					
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the:		Northern	District of Illinois		
			(State)		
Case number (If known)	-				

### Official Form 106Dec

Check if this is an amended filing

#### **Declaration About an Individual Debtor's Schedules**

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Part 1: Sign Below				
Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?				
✓ No				
Yes. Name of person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).			
Under penalty of perjury, I declare that I have read the summary and schedules filed with this declaration and that they are true and correct.				
✗ /s/ Nicole Thomas	×			
Signature of Debtor 1	Signature of Debtor 2			
Date 6/19/2018 MM/DD/YYYY	Date			

# Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 79 of 88

Debtor	1 Nicole	J	Thomas	Case number (if known)
	First Name	Middle Name	Last Name	
28. W	Vithin 2 years before you reditors, or other partie	u filed for bankruptcy, did es.	you give a financial state	ment to anyone about your business? Include all financial institutions,
	No Yes. Fill in the details	s below,		
			Date issued	
	Name		MM/DD/YYYY	
	Number Street			
	City	State Zip Code	_	
Part 12	2: Sign Below			
tru	e and correct. I underst ankruptcy case can res	and that making a false st	tatement, concealing pro	nments, and I declare under penalty of perjury that the answers are perty, or obtaining money or property by fraud in connection with to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.
		ole Thomas v	1	Stageburg of Debbarg
	Signature	of Debtor 1	•	Signature of Debtor 2
	Date 6/19	9/2018		Date
Did	l you attach additional ¡	pages to Your Statement of	of Financial Affairs for Ind	ividuals Filing for Bankruptcy (Official Form 107)?
<b>✓</b>	No Yes			
Did	l you pay or agree to pa	y someone who is not an a	attorney to help you fill o	ut bankruptcy forms?
V	No			
	Yes. Name of person			Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 80 of 88

# UNITED STATES BANKRUPTCY COURT Northern District of Illinois

in re:	Debtor(s)	Case No	
		Chapter.	Chapter13
	VERII	FICATION OF CREDITOR MAT	ΓRIX
TI knowledge		erify that the attached list of creditors is t	rue and correct to the best of their
Date:	6/19/2018	/s/ Thomas, Nicole Thomas, Nicole Signature of De	J.

## UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

## RIGHTS AND RESPONSIBILITIES AGREEMENT BETWEEN CHAPTER 13 DEBTORS AND THEIR ATTORNEYS

(Court-Approved Retention Agreement, Use for cases filed on or after September 19, 2016)

Chapter 13 gives debtors important rights, such as the right to keep property that could otherwise be lost through repossession or foreclosure, but Chapter 13 also puts burdens on debtors, such as the burden of making complete and truthful disclosures of their financial situation. It is important for debtors who file a Chapter 13 bankruptcy case to understand their rights and responsibilities in bankruptcy. In this connection, the advice of an attorney is often crucial. Debtors are entitled to certain services from their attorneys, but debtors also have responsibilities to their attorneys. In order to assure that debtors and their attorneys understand their rights and responsibilities in the Chapter 13 process, the judges of the Bankruptcy Court for the Northern District of Illinois have approved this agreement, setting out the rights and responsibilities of both debtors in Chapter 13 and their attorneys, including how their attorneys will be paid for their services in the Chapter 13 case. By signing this agreement, debtors and their attorneys accept these responsibilities.

The Bankruptcy Code may require a debtor's attorney to provide the debtor with certain documents and agreements at the start of the representation. The terms of this court-approved agreement take the place of any conflicting provision in an earlier agreement. This agreement cannot be modified in any way by other agreements. Any provision of another agreement between the debtors and the attorney that conflicts with this agreement is void.

#### A. BEFORE THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Discuss with the attorney the debtor's objectives in filing the case.
- 2. Provide the attorney with full, accurate and timely information, financial and otherwise, including properly documented proof of income.

#### THE ATTORNEY AGREES TO:

- 1. Personally counsel the debtor regarding the advisability of filing either a Chapter 13 or a Chapter 7 case, discuss both procedures (as well as non-bankruptcy options) with the debtor, and answer the debtor's questions.
- 2. Personally explain to the debtor that the attorney is being engaged to represent the debtor on all matters arising in the case, as required by Local Bankruptcy Rule and explain how and when the attorney's fees and the trustee's fees are determined and paid.
- 3. Personally review with the debtor and sign the completed petition, plan, statements, and schedules, as well as all amendments thereto, whether filed with the petition or later. (The schedules may be initially prepared with the help of clerical or paralegal staff of the attorney's office, but personal attention of the attorney is required for the review and signing.)
- 4. Timely prepare and file the debtor's petition, plan, statements, and schedules.
- 5. Explain to the debtor how, when, and where to make all necessary payments, including both payments that must be made directly to creditors and payments that must be made to the Chapter 13 trustee, with particular attention to housing and vehicle payments.

#### Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 82 of 88

6. Advise the debtor of the need to maintain appropriate insurance.

#### B. AFTER THE CASE IS FILED

#### THE DEBTOR AGREES TO:

- 1. Make the required payments to the trustee and to whatever creditors are being paid directly, or, if required payments cannot be made, to notify the attorney immediately.
- 2. Appear punctually at the meeting of creditors (also called the "341 meeting") with recent proof of income and a picture identification card. (If the identification card does not include the debtor's social security number, the debtor must also bring to the meeting a social security card.) The debtor must be present in time for check-in and, when the case is called, for the actual examination.
- 3. Notify the attorney of any change in the debtor's address or telephone number.
- 4. Inform the attorney of any wage garnishments or liens or levies on assets that occur or continue after the filing of the case.
- 5. Contact the attorney immediately if the debtor loses employment, has a significant change in income, or experiences any other significant change in financial situation (such as serious illness, marriage, divorce or separation, lottery winnings, or an inheritance).
- 6. Notify the attorney if the debtor is sued or wishes to file a lawsuit (including divorce.)
- 7. Inform the attorney if any tax refunds to which the debtor is entitled are seized or not received when due from the IRS or Illinois Department of Revenue.
- 8. Contact the attorney before buying, refinancing, or selling real property, and before entering into any loan agreement.
- 9. Supply the attorney with copies of all tax returns filed while the case is pending.

#### THE ATTORNEY AGREES TO:

- 1. Advise the debtor of the requirement to attend the meeting of creditors, and notify the debtor of the date, time, and place of the meeting.
- 2. Inform the debtor that the debtor must be punctual and, in the case of a joint filing, that both spouses must appear at the same meeting.
- 3. Provide knowledgeable legal representation for the debtor at the meeting of creditors (in time for check-in and the actual examination) and, unless excused by the trustee, for the confirmation hearing.

## Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 83 of 88

- 4. If the attorney will be employing another attorney to attend the 341 meeting or any court hearing, personally explain to the debtor in advance, the role and identity of the other attorney and provide the other attorney with the file in sufficient time to review it and properly represent the debtor.
- 5. Timely submit to the Chapter 13 trustee properly documented proof of income for the debtor, including business reports for self-employed debtors.
- 6. Timely respond to objections to plan confirmation and, where necessary, prepare, file, and serve an amended plan.
- 7. Timely prepare, file, and serve any necessary statements, amended statements, and schedules and any change of address, in accordance with information provided by the debtor.
- 8. Monitor all incoming case information (including, but not limited to, Order Confirming Plan, Notice of Intent to Pay Claims, and 6-month status reports) for accuracy and completeness. Contact the trustee promptly regarding any discrepancies.
- 9. Be available to respond to the debtor's questions throughout the term of the plan.
- 10. Prepare, file, and serve timely modifications to the plan after confirmation, when necessary, including modifications to suspend, lower, or increase plan payments.
- 11. Prepare, file, and serve necessary motions to buy or sell property and to incur debt.
- 12. Object to improper or invalid claims.
- 13. Timely respond to the Chapter 13 trustee's motions to dismiss the case, such as for payment default, or unfeasibility, and to motions to increase the percentage payment to unsecured creditors.
- 14. Timely respond to motions for relief from stay.
- 15. Prepare, file, and serve all appropriate motions to avoid liens.
- 16. Prepare, file, and serve a notice of conversion to Chapter 7, pursuant to § 1307(a) of the Bankruptcy Code and Local Bankruptcy Rule 1017-1.
- 17. Provide any other legal services necessary for the administration of the case.

## C. TERMINATION OR CONVERSION OF THE CASE AFTER ENTRY OF AN ORDER APPROVING FEES AND EXPENSES

- 1. Approved fees and expenses paid under the provisions set out below are generally not refundable in the event that the case is dismissed prior to its completion, unless the dismissal is due to a failure by the attorney to comply with the duties set out in this agreement. If such a dismissal is due to a failure by the attorney, the court may order a refund of fees on motion by the debtor.
- 2. If the case is dismissed after approval of the fees and expenses but before payment of all allowed fees and expenses, the order entered by the Bankruptcy Court allowing the fees and expenses is not a judgment against the debtor for the unpaid fees and expenses based on contract law or otherwise.
- 3.If the case is converted to a case under Chapter 7 after approval of the fees and expenses under this agreement but before the payment of all fees and expenses, the attorney will be entitled to an administrative claim in the Chapter 7 case for any unpaid fees and expenses, pursuant to \$726(b) of the Bankruptcy Code, plus any conversion fee the attorney pays on behalf of the debtor.

#### D. RETAINERS AND PREVIOUS PAYMENTS

- 1. The attorney may receive a retainer or other payment before filing the case but may not receive fees directly from the debtor after the filing of the case. Unless the following provision is checked and completed, any retainer received by the attorney will be treated as a security retainer, to be placed in the attorney's client trust account until approval of a fee application by the court.
- The attorney seeks to have the retainer received by the attorney treated as an advance payment retainer, which allows the attorney to take the retainer into income immediately. The attorney hereby provides the following further information and representations:
- The special purpose for the advance payment retainer and why it is advantageous to the debtor is as follows:

  Client understands that any funds that client is rendering to The Semrad Law Firm, LLC as part of the advance payment retainer shall immediately become the property of The Semrad Law Firm, LLC in exchange for a commitment by The Semrad Law Firm, LLC to provide the legal services described above. Said funds will be deposited into the main bank account owned by The Semrad Law Firm, LLC and will be used for general expense of the firm. Client further understands that it is ordinarily the client's option to deposit funds with an attorney that shall remain client's property as security for future services.

  However, The Semrad Law Firm, LLC does not represent clients under such a security retainer because the preparation of a bankruptcy cases requires many disparate tasks and functions for the attorney and support staff; some of which require legal expertise while other may be only ministerial in nature. Client further understands that the benefit that client is receiving under the fee arrangement is the commitment of The Semrad Law Firm, LLC to perform any and all work reasonably necessary to represent client's interest absent any extraordinary circumstance.
- (b) The retainer will not be held in a client trust account and will become property of the attorney upon payment and will be deposited into the attorney's general account;
- (c) The retainer is a flat fee for the services to be rendered during the chapter 13 case and will be applied for such services without the need for the attorney to keep detailed hourly time records for the specific services performed for the debtor;
- (d) Any portion of the retainer that is not earned or required for expenses will be refunded to the client; and
- (e) The attorney is unwilling to represent the debtor without receiving an advanced payment retainer because of the nature of the chapter 13 case, the fact that the great majority of services for such case are performed prior to its filing, and the risks associated with the representation of debtors in bankruptcy cases in general.
- 2. In any application for compensation, the attorney must disclose to the court any fees or other compensation paid by the debtor to the attorney for any reason within the one year before the case filing, including the date(s) any such fees were paid.

#### E. CONDUCT AND DISCHARGE

- 1. *Improper conduct by the attorney.* If the debtor disputes the sufficiency or quality of the legal services provided or the amount of the fees charged by the attorney, the debtor may file an objection with the court and request a hearing.
- 2. *Improper conduct by the debtor*. If the attorney believes that the debtor is not complying with the debtor's responsibilities under this agreement or is otherwise engaging in improper conduct, the attorney may apply for a court order allowing the attorney to withdraw from the case.
- 3. Discharge of the attorney. The debtor may discharge the attorney at any time.

#### F. ALLOWANCE AND PAYMENT OF ATTORNEYS' FEES AND EXPENSES

- 1. Any attorney retained to represent a debtor in a Chapter 13 case is responsible for representing the debtor on all matters arising in the case unless otherwise ordered by the court. For all of the services outlined above, the attorney will be paid a flat fee of \$4,000.00
- 2. In addition, the debtor will pay the filing fee in the case and other expenses of \$353.23
- 3. Before signing this agreement, the attorney has received, \$305.00 toward the flat fee, leaving a balance due of \$3,695.00; and \$43.23 for expenses, leaving a balance due of \$4,048.23
- 4. In extraordinary circumstances, such as extended evidentiary hearings or appeals, the attorney may apply to the court for additional compensation for these services. Any such application must be accompanied by an itemization of the services rendered, showing the date, the time expended, and the identity of the attorney performing the services. The debtor must be served with a copy of the application and notified of the right to appear in court to object.

Date:	6/19/2018	<b>b</b>
Signed:	A	
/s/ Nico	le Thomas	
		/s/ Chris Pryor
Debtor(	s)	Attorney for Debtor(s)

Do not sign if the fee amounts at top of this page are blank.

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 86 of 88

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Re: Agreement Regarding Priority Treatment of The Semrad Law Firm LLC's Fees and Expenses

#### Dear Nicole J. Thomas,

Thank you for choosing The Semrad Law Firm LLC (the Firm) to represent you in connection with your Chapter 13 bankruptcy case. In addition to the terms contained in the Court Approved Retention Agreement (CARA) it is our policy to confirm in writing how and when the Firm's fees and expenses will be paid. If there are any terms contained in this document that are in conflict with CARA, those terms are void.

Aside from any initial retainer that you pay the Firm, you will be required to pay the Firm's fees and expenses through the Chapter 13 plan after it is approved by the Bankruptcy Court. Each month, you will pay the Trustee the amount stated in your Chapter 13 plan. The Trustee will then disburse that money out according to the provisions of your plan to the Firm and other creditors.

The model Chapter 13 plan gives fourth priority to attorneys' fees, after the Trustee's fees, current mortgage payments, and payments to secured creditors listed in Section 3.1, 3.2, or 3.3 (for example, payments due to lenders on a loan to purchase a car, furniture, appliance or other item of personal property). The Firm intends to alter this priority scheme by modifying the model Chapter 13 plan to provide for payment of the Firm's attorney's fees and costs before any payments are made to your other creditors. That means that the money you send to the Trustee each month will first be paid to the Firm and not to pay the claims of your other creditors until the Firm's fees and expenses are paid in full. Such claims of other creditors include your car note, other financed personal property, parking tickets, taxes, and any claims of other creditors that may be included in your plan.

Aside from the Firm's commitment to perform any and all work reasonably necessary to represent you in this bankruptcy case without requiring you to pay a substantial amount of the fees and expenses up front, there is no benefit to you from this priority treatment of the Firm's fees and expenses. Furthermore, this arrangement presents certain risks. In the event that your case is dismissed before completion of the plan or if you decide to convert your case to a case under Chapter 7, it is likely that the Firm's attorneys' fees will have been paid while little of your other debts are paid.

In addition, there is the possibility that a creditor or the Trustee may object to the Firm being paid under this altered priority arrangement. In the event of such an objection, the Firm may lower that amount that the Firm will receive each month and increase the

#### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

monthly payment to such creditor in order to resolve the objection. However, creditors may seek to recover additional attorneys' fees as a result of any such objection and you may be required to pay the creditors' additional attorneys' fees over time through the Chapter 13 Plan.

A Chapter 13 plan will be filed on your behalf to repay your creditors. Your Chapter 13 plan payment will be \$305.00 at the time of filing. This monthly Chapter 13 plan payment can be subject to change during your case. Included within this monthly plan payment is the Firm's compensation for representing you during the Chapter 13. You will be paying the Firm an attorney fee of \$4,000.00, with an initial down payment of \$305.00.

Within the Chapter 13 plan payment, you will be paying back your creditors and the Firm's attorney fees:

- 1. The trustee will be paid an estimated 6% of the plan payment.
- 2. The Firm's fees will be paid at approximately \$183.00/mo
- 3. Honor Finance will be paid \$5,000.00 at 6.5% APR at a fixed monthly payment of \$103.00/mo until Firm's Fees are paid. Beginning in October 2020, payments to Honor Finance shall increase from \$103.00/mo to \$286.00/mo.
- 4. General Unsecured Creditors will be paid 10% pro-rata after all other creditors.

If you do not wish to pay the Firm's attorneys' fees and expenses ahead of your creditors as set forth above, you have the following options:

- A. You can elect to pay the Firm an upfront retainer of \$1,500 prior to filing your case and elect for the plan to pay your car note (and/or other claims secured by personal property) and mortgage arrears in equal set monthly payments along with the Firm's fees and expenses; or
- B. You can seek representation by another firm under a different payment arrangement.

Please carefully review this letter. If the terms are not consistent with your understanding of our engagement in any respect or if you have any questions concerning the same, please notify us promptly. You can also seek advice from other counsel regarding your rights under this arrangement. Firm policy and a prior court order require that we receive confirmation of your acceptance of these terms in the form of your signature at the bottom of this letter. Please return the signed copy to the Firm as soon as possible.

Case 18-17459 Doc 1 Filed 06/19/18 Entered 06/19/18 19:26:16 Desc Main Document Page 88 of 88

### THE SEMRAD LAW FIRM

Attorneys & Counselors at Law 20 S. Clark, 28<sup>th</sup> Floor Chicago, IL 60603 (312) 913-0625

Very Truly Yours,

THE SEMRAD LAW FIRM LLC

One of its Attorneys

Accepted:

Nicole J. Thomas

Date: 06/19/2018